



**BROOKHAVEN**  
NATIONAL LABORATORY

BSA Benefits Program

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2010

# BSA Benefits Program

Brookhaven Science Associates (BSA) believes that employee benefits are an important and meaningful part of the compensation received by every employee.

This booklet provides you with an overview of your BSA benefits. Eligible employees can choose from a wide variety of programs designed to offer you the benefits that make the most sense for you and your family. Please review this booklet carefully before making your benefit choices.

Pages 1 through 5 provide information on:

- **Items to Consider When Making Your Benefit Elections**
- **How to Elect Benefits or Make Changes to Your Benefits**
- **Important Changes and Reminders for 2010**
- **Open Enrollment for 2010**

For more information about the benefit programs, refer to your Employee Guide or the Benefits Office website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

This booklet describes the benefits that are currently in effect.

## Here's What You'll Find In This Booklet

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# **Electing or Changing Your Benefits**

## **Items to Consider When Making Your Benefit Elections**

We ask that you carefully consider your benefit options and select the ones that are right for you.

Ask yourself these questions:

### **Medical and Dental Programs**

- How often do you use the coverage and for what types of care?
- Are your physicians and/or dentists in more than one program being offered?
- Have you compared the contributions and co-payments from one program to the other?
- Could you afford unexpected health care costs if you had no health care coverage?
- Do you have coverage available under another health care program and have you compared the coverage available?
- Have you removed from your coverage family members who are no longer eligible for the coverage?

### **Reimbursement Accounts**

- Will you have expenses that can be reimbursed from a Health Care, Dependent Day Care or Transit Commuter Reimbursement Account?
- Did you know many over-the-counter medications qualify for reimbursement under the Health Care Reimbursement Account?

### **Life Insurance**

- Have you considered what the right amount of life insurance coverage is to meet your needs?
- Have you had a life-changing event and considered if you need to change your amount of insurance?
- Do you need to update your beneficiary designation due to marriage, birth, divorce, etc.?

### **Retirement Plan and 401(k) Plan**

- Have you considered your financial planning goals?
- Have you considered what investment allocations will help you to meet your future needs?
- If you're not contributing to the 401(k) Plan, have you considered joining it?
- If you're not contributing the maximum amount to the 401(k) Plan, have you considered increasing your contributions?
- If you're age 50 or older, are you aware of the catch-up contribution provision in the 401(k) Plan that allows you to set aside additional money in the plan?
- Do you need to update your beneficiary designation due to marriage, birth, divorce, etc.?

### **Vacation Buy Plan**

- Are you planning any trips for which you'll need additional vacation time?
- Are you a new employee who has not yet accrued much vacation time?
- Do you need additional time off in the summer when your children are out of school?

## **How to Elect Benefits or Make Changes to Your Benefits**

During Open Enrollment, all eligible employees may make changes to their benefits. See pages 2-3 for information on Important Changes and Reminders for 2010. See page 3 for information on the Open Enrollment period for 2010. Refer to the remainder of this booklet for additional information.

New employees may elect benefits during their new hire orientation. Begin on page 6 for information on the benefit programs.

# **Important Changes and Reminders For 2010**

## **Open Enrollment**

- The Open Enrollment period will be held from October 28, 2009 through November 10, 2009.
- A lunchtime seminar on the reimbursement accounts will be held in the Berkner Auditorium on November 4, 2009 from 12:00 noon – 1:00 p.m.
- The medical and dental companies will have representatives available on November 5, 2009 in the lobby of the Building 400 from 11:00 a.m. – 2:00 p.m.

## **Online Enrollment**

- Online enrollment is now available for medical and dental benefits, reimbursement accounts and the vacation buy program.
- Online enrollment requires that you have a password for PeopleSoft HR. If you do not currently have access to PeopleSoft HR (this is the same system that is used for electronic time reporting) or you are experiencing a problem logging in, call the ITD Help Desk at x5522.
- To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and then select the coverage(s) you are changing.
- Kiosks are available in the lobby of Human Resources, Bldg. 400B, for online enrollment.

## **Medical Program**

**For employees who are not members of the IBEW Union:**

**For employees who are members of the IBEW Union who were hired after 7-31-06:**

**For employees who are members of the SCSPA Union:**

- Your contributions to the medical program are based on the cost of the coverage to the Laboratory. This cost has changed for 2010. See page 7 for the 2010 contributions.

**For employees who are members of the IBEW Union who were hired prior to 8-1-06:**

- Your contributions to the medical program are based on your salary and the coverage level you elect (Employee, Employee + 1 Dependent, or Employee + 2 or More Dependents). Your contributions may change when your salary changes. See page 7 for the 2010 contributions.

## **Dental Program**

- The Cigna Dental PPO and the EBS-RMSCO Plans now include coverage for dental implants.

## **Same-Sex Domestic Partner Benefits**

- Same-sex domestic partners no longer need to have lived with their partner for a period of at least 12 months prior to enrolling them in the medical and or dental programs.
- Proof of domestic partnership has been expanded to include marriage license and domestic partner registry.

# **Important Changes and Reminders For 2010**

## **Health Care and Dependent Day Care Reimbursement Accounts**

- You must re-elect health care and dependent day care reimbursement accounts each year. Your election will not roll forward from one year to the next.
- Beginning 1/1/2010, PayFlex will be the new administrator for the Reimbursement Accounts for claims incurred on or after 1/1/2010.
- New features include:
  - A debit card for the Health Care Reimbursement Account that can be used at the point where a service is provided such as at a physician's or dentist's office or pharmacy. This means you will not need to complete a claim form for such claims. You may be required to submit proof of the expense at a later date to PayFlex. Some providers may not have the ability to use the debit card system.
  - Online claims submission for your Health Care or Dependent Day Care claims.
  - One claim form for all claims. You will be able to combine Health Care or Dependent Day Care claims on one form and include multiple people on each form.
  - You can also combine claims using the online claims submission process.
  - The option for the direct deposit of your Health Care or Dependent Day Care claims reimbursement.
  - Claims will be processed on a daily basis.
- An information session will be held by PayFlex in the Berkner Auditorium on November 4, 2009 from 12:00 noon – 1:00 p.m.
- Claims incurred prior to 1/1/2010 will continue to be administered by Cigna.

## **Transit Commuter Reimbursement Account**

- New for 2010 is a Transit Commuter Reimbursement Account, administered by PayFlex.
- Employees will be able to set aside money from their paychecks on a pre-tax basis to pay for expenses associated with commuting to and from work such as vanpooling, trains, buses and subways. Expenses for parking, gasoline and telecommuting are not included.
- The maximum amount you may contribute in 2010 is \$2760 per year. The minimum amount is \$25 per year.
- You do not re-elect the Transit Commuter Reimbursement Account each year. Your election will roll forward from one year to the next.
- A lunchtime seminar will be held by PayFlex in the Berkner Auditorium on November 4, 2009 from 12:00 noon – 1:00 p.m.
- See page 12 for additional information.

## **Vacation Buy Program**

- The deadlines for use of 2010 vacation buy time are 12/20/2010 for monthly employees and 12/26/2010 for weekly employees.
- Vacation buy time can only be used after your regular accrued vacation time has been exhausted.

# Open Enrollment For 2010

The 2010 Open Enrollment period for benefits is from October 28 through November 10, 2009. Changes made during the Open Enrollment period will be effective on January 1, 2010.

## Medical and Dental Programs

During the Open Enrollment period you may make the following changes to your medical and/or dental coverage:

- Join the medical and/or dental programs
- Drop medical and/or dental coverage
- Change from one medical and/or dental program to another
- Add or drop family members covered.

If you do not want to make a change to your medical and/or dental coverage, you do not need to do anything.

If you decide to make a change for 2010, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and then either Medical or Dental depending on the change you are making. If you choose to use an enrollment form, they are available from the Benefits Office, Bldg. 400B.

The deadline for online enrollments and completed forms is November 10, 2009. Forms must be returned to the Benefits Office, Bldg. 400B by this date to be eligible for the Open Enrollment period.

## Health Care and Dependent Day Care Reimbursement Accounts

You may enroll in the Health Care and/or Dependent Day Care Reimbursement Accounts for 2010. You must re-enroll each year during the Open Enrollment period if you want to participate in either of these accounts for the following year. Your reimbursement account election does not roll forward from one year to the next.

There is a program available to help you estimate your out-of-pocket qualified expenses for 2010 and determine your potential tax savings at the Reimbursement Accounts Plan section of the Benefits Office website at <http://www.bnl.gov/hr/Benefits/>.

To enroll in the reimbursement account(s) for 2010, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Reimbursement Accounts. If you choose to use an enrollment form, they are available from the Benefits Office, Bldg. 400B.

The deadline for online enrollments and completed forms is November 10, 2009. Forms must be returned to the Benefits Office, Bldg. 400B by this date to be eligible for the Open Enrollment period.

## Transit Commuter Reimbursement Account

You may enroll in the new Transit Commuter Reimbursement Accounts for 2010. You do not need to re-enroll each year. Your reimbursement account election does roll forward from one year to the next.

To enroll in the reimbursement account for 2010, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Reimbursement Accounts. If you choose to use an enrollment form, they are available from the Benefits Office, Bldg. 400B.

The deadline for online enrollments and completed forms is November 10, 2009. Forms must be returned to the Benefits Office, Bldg. 400B by this date to be eligible for the Open Enrollment period.

## Vacation Buy Plan

You may enroll in the Vacation Buy Plan for 2010. You must re-enroll each year during the Open Enrollment period if you want to purchase vacation hours for the following year. Your vacation buy election does not roll forward from one year to the next.

To enroll in the plan for 2010, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Vacation Buy. If you choose to use an enrollment form, they are available from the Benefits Office, Bldg. 400B.

The deadline for online enrollments and completed forms is November 10, 2009. Forms must be returned to the Benefits Office, Bldg. 400B by this date to be eligible for the Open Enrollment period.

# Open Enrollment For 2010

## Additional Information

Additional information, including provider directories is available through the Benefits Office and through the following websites and telephone numbers.

Medical Program	Website	Telephone #
Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	(800) 323-9930
CIGNA	<a href="http://www.cigna.com">www.cigna.com</a>	(800) 244-6224
HIP	<a href="http://www.hipusa.com">www.hipusa.com</a>	(800) 447-8255
Vytra	Use HIP website	(631) 694-4000

Dental Program	Website	Telephone #
CIGNA DMO	<a href="http://www.cigna.com">www.cigna.com</a>	(800) 367-1037
CIGNA PPO	<a href="http://www.cigna.com">www.cigna.com</a>	(888) 336-8258
EBS-RMSCO	<a href="http://www.ebsrmsco.com">www.ebsrmsco.com</a>	(877) 272-5763

## Representatives and Literature

Representatives from the Benefits Office, Aetna, CIGNA, HIP and Vytra will be available at the lobby of Bldg. 400 on November 5, 2009 from 11:00 a.m. to 2:00 p.m. to answer any questions you may have. Literature will be available, including provider directories.

A lunchtime seminar will be held on the new Transit Commuter Reimbursement Account on November 4, 2009 from 12:00 noon to 1:00 p.m. in the Berkner Auditorium.



## Medical Programs

We are pleased to offer you medical programs through Aetna (HMO), CIGNA (PPO), HIP (HMO) and Vytra (PPO). You can choose from:

Preferred Provider Organizations (PPOs) where you may use physicians and facilities of your choice. If services are received from an in-network provider, there are co-payments and no claim filing. If services are received from a provider who is not in the network, you have an annual deductible, partial reimbursement of expenses, and you must submit claim forms. You do not need to select a primary care physician and referrals to specialists are not required.

Health Maintenance Organizations (HMOs) that provide services through a network of participating physicians and facilities. You must select a primary care physician and referrals to specialists are required. There are co-payments but no claim forms.

**Q: Are the medical programs voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** The medical programs provide coverage for many services such as hospitalization, office visits for illness, prescription medication, and mental health and substance abuse care. We do not have any pre-existing condition clauses in the programs.

**Q: Can I also enroll my family for medical coverage?**

**A:** Yes. As long as you enroll yourself for medical coverage, you can also enroll the following dependents:

- Your spouse.
- Your same-sex domestic partner and such partner's eligible dependent children. Restrictions apply.
- Your unmarried children up to 19 years of age\* (including adopted or stepchildren) who are dependent upon you for support. Stepchildren must reside with you to be eligible for coverage.

\* CIGNA and Vytra: up to the 19<sup>th</sup> birthday; Aetna and HIP: through the end of the month in which the 19<sup>th</sup> birthday occurs.

- Your unmarried children through the end of the calendar year in which they attain age 23 (including adopted and stepchildren) who reside with you and are dependent on you for at least half of their support, and who attend an accredited college or university on a full-time basis. You must submit proof of such attendance to the Benefits Office.
- Your unmarried children age 19 or older who are mentally or physically incapable of self-support (if within 31 days after their 19<sup>th</sup> birthday, you submit proof of the incapacity). Coverage may be continued for a covered child who is over age 19 and who becomes mentally or physically incapable of self-support (if within 31 days after the incapacity, you submit proof of the incapacity). You must submit proof of the incapacity to the Benefits Office.

**Q: Are there any circumstances under which a child over age 19 who was covered by the program (based on the requirements above) can continue to be covered if they take a medically necessary leave of absence from school?**

**A:** Yes. Based on the provisions of Michelle's Law, a dependent child who is covered under a group health insurance plan who (1) is enrolled in a post-secondary educational institution and (2) needs to take a medically necessary leave of absence on account of a serious illness or injury from which the child is suffering may be eligible to retain his/her health care coverage while on the medically necessary leave of absence.

To qualify for the extension of coverage:

- the child must be enrolled as an eligible dependent under a BSA health care plan,
- the child must be a full-time student at an accredited college or university immediately before the first day of the medically necessary leave of absence,
- proof of the leave from the educational institution must be provided to the Benefits Office, and
- the child's treating physician must provide certification that the child is suffering from a serious illness or injury that necessitates the leave of absence.

Such coverage can continue until the earlier of:

- one year from the start of the medically necessary leave of absence or
- the date on which such coverage would otherwise be terminated under the terms of the health plan.

In order to be eligible for such benefits, provide proof of the leave from the educational institution and proof of the serious illness from the child's physician to the Benefits Office, Bldg. 400B, within 31 days of the beginning of the medically necessary leave.

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. (The Base Salary category for eligible part-time employees is based on their full-time equivalent salary.) Coverage can be paid for on a before-tax or an after-tax basis through your paycheck.

- Monthly-paid employees who **are not** members of the IBEW Union

Annual Base Salary	Program	Monthly Cost		
		Employee Only	Employee + 1 Dependent	Employee + 2 or More Dependents
\$0 - \$39,999.99	Aetna	\$ 65.86	\$145.69	\$193.51
	CIGNA	\$ 68.95	\$145.09	\$199.04
	HIP	\$ 47.09	\$ 86.16	\$137.02
	Vytra	\$ 44.79	\$ 89.63	\$129.27
\$40,000 - \$69,999.99	Aetna	\$ 98.79	\$218.53	\$290.27
	CIGNA	\$103.42	\$217.63	\$298.55
	HIP	\$ 70.64	\$129.24	\$205.53
	Vytra	\$ 67.19	\$134.44	\$193.90
\$70,000 - \$99,999.99	Aetna	\$125.13	\$276.80	\$367.67
	CIGNA	\$131.00	\$275.66	\$378.17
	HIP	\$ 89.48	\$163.70	\$260.34
	Vytra	\$ 85.11	\$170.29	\$245.61
\$100,000 and over	Aetna	\$158.06	\$349.65	\$464.42
	CIGNA	\$165.47	\$348.20	\$477.69
	HIP	\$113.03	\$206.78	\$328.85
	Vytra	\$107.51	\$215.10	\$310.24

- Weekly-paid employees who **are not** members of the IBEW Union
- Weekly-paid employees who **are** members of the IBEW Union and were hired after 7/31/06

Annual Base Salary	Program	Weekly Cost		
		Employee Only	Employee + 1 Dependent	Employee + 2 or More Dependents
\$0 - \$39,999.99	Aetna	\$15.20	\$33.62	\$ 44.66
	CIGNA	\$15.91	\$33.48	\$ 45.93
	HIP	\$10.87	\$19.88	\$ 31.62
	Vytra	\$10.34	\$20.68	\$ 29.83
\$40,000 - \$69,999.99	Aetna	\$22.80	\$50.43	\$ 66.98
	CIGNA	\$23.87	\$50.22	\$ 68.90
	HIP	\$16.30	\$29.82	\$ 47.43
	Vytra	\$15.51	\$31.02	\$ 44.75
\$70,000 - \$99,999.99	Aetna	\$28.88	\$63.88	\$ 84.85
	CIGNA	\$30.23	\$63.61	\$ 87.27
	HIP	\$20.65	\$37.78	\$ 60.08
	Vytra	\$19.64	\$39.30	\$ 56.68
\$100,000 and over	Aetna	\$36.47	\$80.69	\$107.17
	CIGNA	\$38.19	\$80.35	\$110.24
	HIP	\$26.08	\$47.72	\$ 75.89
	Vytra	\$24.81	\$49.64	\$ 71.59

- Weekly-paid employees who **are** members of the IBEW Union and were hired prior to 8/1/06

Program		Weekly Cost		
		Employee Only	Employee + 1 Dependent	Employee + 2 or More Dependents
Aetna	CIGNA	3% of Base Salary	3.5% of Base Salary	4% of Base Salary
HIP	Vytra			

**Q: How do I sign up?**

**A:** To sign up for coverage, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: [Employee Self Service](#), [Benefits](#), [Open Enrollment](#), and then [Medical](#). If you do not enroll for medical coverage within 30 days from your first day of employment, you must wait until the next open enrollment period and coverage will be effective on January 1 of the following year.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage at that time. Additional information on Qualifying Events can be found on page 26.

**Q: Where can I get more information on the programs?**

**A:** A comparison of the programs is on pages 32 - 37. Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

## Dental Programs

We are pleased to offer you dental programs through CIGNA (PPO and DMO) and EBS-RMSCO (Indemnity). You can choose from:

Preferred Provider Organization (PPO) where you may use dentists of your choice. If services are received from an in-network provider, your out-of-pocket expenses will be lower than if you use a provider who is not in the network. You have an annual deductible, partial reimbursement of expenses, and you must submit claim forms.

Dental Maintenance Organization (DMO) that provide services through a network of participating dentists. There is a schedule indicating the cost of services but no claim forms are required.

Indemnity where you use dentists of your choice. Unlike the PPO and DMO, there is no network of participating dentists. You have an annual deductible, partial reimbursement of expenses, and you or your dentist must submit claims for reimbursement.

**Q: Are the dental programs voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** The dental programs provide coverage for preventive, basic and restorative dental services and orthodontia (for children). The DMO also has coverage for adult orthodontia.

**Q: Can I also enroll my family for dental coverage?**

**A:** Yes. As long as you enroll yourself for dental coverage, you can also enroll the following dependents:

- Your spouse.
- Your same-sex domestic partner and such partner's eligible dependent children. Restrictions apply.
- Your unmarried children up to the 19<sup>th</sup> birthday (including adopted or stepchildren) who are dependent upon you for support. Stepchildren must reside with you to be eligible for coverage.
- Your unmarried children through the end of the calendar year in which they attain age 23 (including adopted and stepchildren) who reside with you and are dependent on you for at least half of their support, and who attend an accredited college or university on a full-time basis. You must submit proof of such attendance to the Benefits Office.
- Your unmarried children age 19 or older who are mentally or physically incapable of self-support (if within 31 days after their 19<sup>th</sup> birthday, you submit proof of the incapacity). Coverage may be continued for a covered child who is over age 19 and who becomes mentally or physically incapable of self-support (if within 31 days after the incapacity, you submit proof of the incapacity). You must submit proof of the incapacity to the Benefits Office.

**Q: Are there any circumstances under which a child over age 19 who was covered by the program (based on the requirements above) can continue to be covered if they take a medically necessary leave of absence from school?**

**A:** Yes. Based on the provisions of Michelle's Law, a dependent child who is covered under a group health insurance plan who (1) is enrolled in a post-secondary educational institution and (2) needs to take a medically necessary leave of absence on account of a serious illness or injury from which the child is suffering may be eligible to retain his/her health care coverage while on the medically necessary leave of absence.

To qualify for the extension of coverage:

- the child must be enrolled as an eligible dependent under a BSA health care plan,
- the child must be a full-time student at an accredited college or university immediately before the first day of the medically necessary leave of absence,
- proof of the leave from the educational institution must be provided to the Benefits Office, and
- the child's treating physician must provide certification that the child is suffering from a serious illness or injury that necessitates the leave of absence.

Such coverage can continue until the earlier of:

- one year from the start of the medically necessary leave of absence or
- the date on which such coverage would otherwise be terminated under the terms of the health plan.

In order to be eligible for such benefits, provide proof of the leave from the educational institution and proof of the serious illness from the child's physician to the Benefits Office, Bldg. 400B, within 31 days of the beginning of the medically necessary leave.

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage can be paid for on a before-tax or an after-tax basis through your paycheck.

Program	Employee Only		Employee + 1 Dependent		Employee + 2 or More Dependents	
	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly
CIGNA DMO	\$1.15	\$ 5.00	\$2.31	\$10.00	\$4.38	\$19.00
CIGNA PPO	\$2.33	\$10.11	\$4.81	\$20.86	\$7.90	\$34.23
EBS-RMSCO	\$1.15	\$ 5.00	\$2.31	\$10.00	\$4.38	\$19.00

**Q: How do I sign up?**

**A:** To sign up for coverage, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and then Dental. If you do not enroll for dental coverage within 30 days from your first day of employment, you must wait until the next open enrollment period and coverage will be effective on January 1 of the following year.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage at that time. Additional information on Qualifying Events can be found on page 26.

**Q: Where can I get more information on the programs?**

**A:** A comparison of the programs is on page 38. Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

## Health Care Reimbursement Account

We are pleased to offer you a health care reimbursement account that allows you to pay for a variety of health care expenses on a before-tax basis through PayFlex (for claims incurred during 2010).

**Q: Is the health care reimbursement account voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** You may reimburse yourself with before-tax dollars for eligible out-of-pocket expenses. By paying for expenses on a before-tax basis, you reduce your income for the purpose of state, federal and Social Security taxes. You estimate how much you expect to spend on unreimbursed health care expenses for the calendar year and have that amount withheld pre-tax from your paychecks throughout the year in equal weekly or monthly amounts.

You may either pay for your qualified purchases using the PayFlex Card at the point of service or you can file a claim (online, by paper, or by fax). Claims are processed daily. You have until March 31 of the following calendar year to submit claims for expenses incurred.

**Q: Is there a limit to the amount I can contribute?**

**A:** Yes. You may contribute from a minimum of \$300 to a maximum of \$4000 each calendar year.

**Q: Will reducing my taxable salary by contributing to this program have an effect on any other benefits?**

**A:** It may. If your annual salary is below the Social Security wage base, your future Social Security benefit may be reduced, but only minimally.

**Q: What happens if I don't use up all of the money I have contributed?**

**A:** The IRS requires you to forfeit all amounts that you do not use toward expenses incurred in the calendar year.

**Q: What types of expenses are reimbursable?**

**A:** You can be reimbursed for those expenses incurred by you or your eligible dependents that the IRS allows as income tax deductions, but not all items that qualify as a tax deduction also qualify for the reimbursement account. Premiums paid for health care coverage cannot be reimbursed. Eligible expenses include but are not limited to:

- Deductibles and co-payments not covered by your medical or dental programs
- Out of pocket medical or dental expenses and charges above reasonable and customary levels
- Hearing and vision care expenses such as eye exams, eyeglasses and contact lenses
- Annual physical examinations
- Approved weight-loss and stop-smoking programs, if prescribed by a physician to treat a specific condition
- Over-the-counter medications used to alleviate or treat personal illness or injuries. Dietary supplements to maintain one's health (such as vitamins) do not qualify for reimbursement.

You can use IRS Publication 502 at <http://www.irs.gov/pub/irs-pdf/p502.pdf> as a guide, but not all items that qualify for a tax deduction also qualify for the reimbursement account. Contact PayFlex at (800) 284-4885 for additional information.

**Q: Who is an eligible dependent?**

**A:** A dependent for the purpose of the health care reimbursement account includes:

- Your spouse.
- Your unmarried children up to the end of the calendar year in which they attain age 18.
- Your unmarried children through the end of the calendar year in which they attain age 23 who attend an accredited college or university on a full-time basis.
- Your unmarried children who are mentally or physically incapable of earning their own living.

**Q: How do I sign up?**

**A:** To sign up for coverage, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Reimbursement Accounts. If you do not sign up within 30 days from your first day of employment, you must wait until the next open enrollment period and coverage will be effective on January 1 of the following year. If you want to participate in the program each year, you must enroll each year. Your election will not roll forward from one year to the next.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage at that time. Additional information on Qualifying Events can be found on page 26.

**Q: Where can I get more information on the program?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

## Dependent Day Care Reimbursement Account

We are pleased to offer you a dependent day care reimbursement account that allows you to pay day care expenses on a before-tax basis through PayFlex (for claims incurred during 2010).

**Q: Is the dependent day care reimbursement account voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week and are:

- a single parent who requires dependent day care so you can work, or
- married and require day care so you can work and your spouse can work or be a full-time student.

**Q: What is the benefit?**

**A:** You may reimburse yourself with before-tax dollars for eligible out-of-pocket expenses. By paying for expenses on a before-tax basis, you reduce your income for the purpose of state, federal and Social Security taxes. You estimate how much you expect to spend on dependent day care expenses for the calendar year and have that amount withheld pre-tax from your paychecks throughout the year in equal weekly or monthly amounts.

You file a claim either online, by paper, or by fax. Claims are processed daily. You have until March 31 of the following calendar year to submit claims for expenses incurred.

**Q: Is there a limit to the amount I can contribute?**

**A:** Yes. You may contribute from a minimum of \$300 to a maximum of \$5000 each calendar year. If you are single or if you are married and file separate income tax returns, the maximum you may contribute is \$2500.

**Q: Will reducing my taxable salary by contributing to this program have an effect on any other benefits?**

**A:** It may. If your annual salary is below the Social Security wage base, your future Social Security benefit may be reduced, but only minimally.

**Q: What happens if I don't use up all of the money I have contributed?**

**A:** The IRS requires you to forfeit all amounts that you do not use toward expenses incurred in the calendar year.

**Q: What types of expenses are reimbursable?**

**A:** You can be reimbursed for those expenses incurred by you or your eligible dependents that the IRS allows as income tax deductions, but not all items that qualify as a tax deduction also qualify for the reimbursement account. Eligible expenses include but are not limited to:

- Care of a dependent in your home by a paid provider
- Care of a dependent outside your home by a licensed nursery, day care center or summer camp
- Household services, such as a housekeeper, provided some portion of the service is to a dependent.

You can use IRS Publication 503 at <http://www.irs.gov/pub/irs-pdf/p503.pdf> as a guide, but not all items that qualify for a tax deduction also qualify for the reimbursement account. Contact PayFlex at (800) 284-4885 for additional information.

A relative is considered an eligible provider of dependent day care if he/she is not claimed as your dependent for tax purposes. The provider's name, address, and Tax Identification Number or Social Security Number must be supplied to receive reimbursement.

**Q: Who is an eligible dependent?**

**A:** A dependent for the purpose of the Dependent Day Care Reimbursement Account includes:

- A child under age 13 who is claimed as a dependent on your income tax return. Claims incurred on or after a child's 13<sup>th</sup> birthday will not be covered.
- Any dependent you claim for income tax purposes who requires day care because of physical or mental inability.

**Q: How do I sign up?**

**A:** To sign up for coverage, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Reimbursement Accounts. If you do not sign up within 30 days from your first day of employment, you must wait until the next open enrollment period and coverage will be effective on January 1 of the following year. If you want to participate in the program each year, you must enroll each year. Your election will not roll forward from one year to the next.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage at that time. Additional information on Qualifying Events can be found on page 26.

**Q: Where can I get more information on the program?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

## **Transit Commuter Reimbursement Account**

We are pleased to offer you a transit commuter reimbursement account that allows you to pay transit expenses to and from work on a before-tax basis through PayFlex (for claims incurred during 2010).

**Q: Is the transit commuter reimbursement account voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** You may reimburse yourself with before-tax dollars for eligible out-of-pocket expenses. By paying for expenses on a before-tax basis, you reduce your income for the purpose of state, federal and Social Security taxes. You estimate how much you expect to spend on transit commuter expenses for the calendar year and have that amount withheld pre-tax from your paychecks throughout the year in equal weekly or monthly amounts.

You may either pay for your qualified purchases using the PayFlex Card at the point of service or you can file a claim (online, by paper, or by fax). Vanpooling may only be reimbursed by submitting a claim form. Claims are processed daily. You have until March 31 of the following calendar year to submit claims for expenses incurred.

**Q: Is there a limit to the amount I can contribute?**

**A:** Yes. You may contribute from a minimum of \$25 to a maximum of \$2760 each calendar year.

**Q: Will reducing my taxable salary by contributing to this program have an effect on any other benefits?**

**A:** It may. If your annual salary is below the Social Security wage base, your future Social Security benefit may be reduced, but only minimally.

**Q: What happens if I don't use up all of the money I have contributed?**

**A:** The IRS requires the remaining money to stay in the account. It may be used for future transit expenses even those incurred after the end of the calendar year. The money is not forfeited but cannot be refunded.

**Q: What types of expenses are reimbursable?**

**A:** You can be reimbursed for the cost of vanpooling, trains, and buses to and from work. It excludes parking, gasoline and telecommuting expenses. Contact PayFlex at (800) 284-4885 for additional information.

**Q: How do I sign up?**

**A:** To sign up for coverage, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Reimbursement Accounts. You may sign up at any time for the coverage and may drop coverage at any time by notifying the Benefits Office. If you want to participate in the program each year, you must enroll each year. Your election will roll forward from one year to the next.

**Q: Can I make changes to my coverage?**

**A:** Yes. You may make changes to this coverage at any time including electing or dropping coverage or changing your elected amount.

**Q: Where can I get more information on the program?**

**A:** Additional information will be available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

## Vacation Buy Plan

We are pleased to offer you a vacation buy plan where you can purchase additional vacation time on a pre-tax basis and spread the cost of doing so over the calendar year. See page 20 for information on time-off for accrued vacation provided by the Laboratory.

**Q: Is the vacation buy plan voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** You may purchase a minimum of 8 hours (up to a maximum of 40 hours) of vacation time in 1-hour increments each calendar year in addition to the vacation time you are eligible to receive from the Laboratory. Vacation buy benefits for eligible part-time employees will be prorated according to your official work schedule. Additional vacation time is paid for through pre-tax payroll deductions taken equally from your paychecks throughout the year. The hours of vacation you purchase become available to you as of your date of employment. Each year thereafter, if you buy vacation time, the hours of vacation you purchase become available to you as of January 1 of the following year.

**Q: How is the cost of purchased vacation time determined?**

**A:** For a full calendar year, divide your full-time Annual Base Salary by 2080. You can prorate this accordingly for a partial year. Your Base Salary is the amount that will be reflected on your W-2 statement, before exercise of any salary reductions. Overtime payments, shift premiums, termination payments, severance pay, and other forms of compensation are not included in Base Salary. For union employees, Base Salary is based on the terms of their collective bargaining agreements.

**Q: Will purchasing vacation time affect any other benefits?**

**A:** When you purchase vacation time, you buy unpaid time off but stretch the cost over the entire year. Since the Retirement Plan and the 401(k) Plan contributions are based on actual base pay, you do not receive and cannot make contributions for the unpaid time.

**Q: What happens if I don't use up all of the vacation time I have purchased?**

**A:** It will not be carried over to the next calendar year. That remaining time will be paid back to you in your last paycheck in December based on the rate at which it was purchased. The amount you are reimbursed will be taxable in your paycheck. Any applicable contributions to the Retirement Plan and 401(k) Plan will be made at that time.

**Q: How can vacation buy time be used?**

**A:** The use of all vacation time requires the approval of your supervisor and must be in accordance with Laboratory vacation policies. When you record the vacation buy hours on your timecard, you will use a special vacation buy code. Vacation buy time can only be used after your regular accrued vacation time has been exhausted. The deadlines for use of 2010 vacation buy time are 12/20/2010 for monthly employees and 12/26/2010 for weekly employees.

**Q: How do I sign up?**

**A:** To sign up for coverage, you may either make your election online or complete an enrollment form. To access online enrollment, log into PeopleSoft HR and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Vacation Buy. If you do not sign up within 30 days from your first day of employment, you must wait until the next open enrollment period and coverage will be effective on January 1 of the following year. If you want to participate in the program each year, you must enroll each year. Your election will not roll forward from one year to the next.

**Q: Can I make changes to my vacation buy purchase?**

**A:** No. Your elections will be in effect for the remainder of the calendar year.

**Q: What happens when I terminate employment?**

**A:** The benefits will cease on the earlier of the date your employment terminates or the date you are no longer eligible for coverage. Your final paycheck will be adjusted for:

- Hours purchased but not used. You will be reimbursed for these in your final paycheck based on the rate at which they were purchased and the applicable tax.
- Hours purchased and used but not yet paid for. These will be deducted from your final paycheck based on the rate at which they were purchased.

**Q: What happens if I go on an approved leave of absence?**

**A:** Your vacation buy benefits will be discontinued. Your last paycheck when you were eligible for the benefit will be adjusted the same as it would upon termination of employment. You may elect the vacation buy plan benefits upon your return to work as an eligible employee.

**Q: Where can I get more information on the program?**

**A:** Additional information is available on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through the Benefits Office at ext. 2877 or ext. 5126.



## Life Insurance Program

We are pleased to offer you life insurance coverage through Prudential Life Insurance Company. You can choose from:

Basic Life Insurance

Supplemental Life Insurance (Option I and Option II)

**Q: Is the life insurance program voluntary?**

**A:** Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage are mandatory. Supplemental Life Insurance is voluntary.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** The life insurance program provides both life insurance coverage in the case of death and AD&D coverage in the case of certain dismembering injuries or accidental death.

Basic Life insurance is provided in an amount approximately equal to one times your Annual Base Salary. In addition, you may purchase Supplemental I Life Insurance coverage in an amount equal to your Basic Life Insurance coverage. Supplemental II Life Insurance coverage is available in an amount to make total life insurance coverage equal to approximately three times your Annual Base Salary. Life insurance amounts are adjusted for eligible part-time employees and for employees age 65 or older.

AD&D coverage is in addition to life insurance coverage and provides a maximum benefit of \$25,000.

**Q: What is the cost of coverage?**

**A:** Basic Life Insurance and AD&D coverage are paid for by the Laboratory. Supplemental Life Insurance coverage is paid for on an after-tax basis through your paycheck and costs \$0.300 per \$1,000 of Supplemental Life Insurance coverage. Here's an example of the cost for Supplemental Life Insurance coverage.

If your base pay is \$49,000 and you purchase Supplemental I Life Insurance coverage:

Supplemental I Life Insurance Coverage Amount:	\$50,000*	(\$50,000 x 1)
Cost of Coverage:	\$15.00 per month	(\$50,000 x \$0.300 / \$1,000)

\*\$50,000 coverage amount is Annual Base Salary rounded up to nearest \$2,500.

**Q: How do I sign up?**

**A:** You will be signed up for Basic Life Insurance coverage and may elect Supplemental Life Insurance coverage at your new hire orientation meeting. You will also designate a beneficiary(ies) for your coverage.

If you do not enroll for Supplemental Life Insurance coverage within 90 days from your first day of employment, you must submit evidence of insurability and be approved by the insurance company before insurance can become effective.

**Q: Can I make changes to my coverage?**

**A:** Yes. You can drop Supplemental Life Insurance coverage at any time. To add or increase Supplemental Life Insurance Coverage you must submit evidence of insurability and be approved by the insurance company before insurance can become effective.

**Q: Can I make changes to my beneficiary(ies)?**

**A:** Yes. To change the beneficiary(ies) for your life insurance at any time, contact the Benefits Office.

**Q: Where can I get more information on the program?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

## Long-term Disability Insurance Program

We are pleased to offer you long-term disability insurance coverage through Prudential Life Insurance Company.

**Q: Is the Long-term Disability (LTD) insurance program voluntary?**

**A:** The LTD program is mandatory upon completion of one year of active service for all regular employees who work at least 20 hours per week.

**Q: Am I eligible to participate?**

**A:** You may participate if you are a regular employee working at least 20 hours per week and have completed one year or more of active service.

**Q: What is the benefit?**

**A:** If you become totally disabled for a continuous period of six months as a result of an accident or illness and are approved for the benefit by the insurance company, commencing with the seventh consecutive month of disability, the LTD insurance program provides 60% of your Base Salary plus a contribution to the BSA Retirement Plan. The duration of LTD benefits depends on several factors including, but not limited to, your age at disablement.

**Q: What is the cost of coverage?**

**A:** The cost of LTD insurance coverage is shared by you and the Laboratory. LTD coverage is paid for on an after-tax basis through your paycheck and costs \$0.431 per \$100 of LTD coverage. Here's an example of the cost for LTD Insurance coverage.

If your Annual Base Salary is \$49,000 and you have LTD Insurance coverage:

LTD Coverage Amount:	\$2,450 per month	(\$49,000 x 60% / 12 months)
Cost of Coverage:	\$17.60 per month	(\$49,000 x \$0.431 / \$100 / 12 months)

**Q: How do I sign up?**

**A:** You will be signed up for coverage at your new hire orientation meeting. If you do not enroll for LTD insurance coverage when you are first eligible for the coverage, you must submit evidence of insurability and be approved by the insurance company before insurance can become effective.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you decide to change the effective date of your coverage more than 30 days after your date of employment, you must submit evidence of insurability and be approved by the insurance company before insurance can become effective. You cannot decline coverage once you reach age 30 and have completed one year of active service.

**Q: Where can I get more information on the program?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 7516.

## Retirement Plan

We are pleased to offer you the BSA Retirement Plan. You can choose to invest Retirement Plan contributions in TIAA-CREF, Fidelity Investment Services, and/or The Vanguard Group funds.

**Q: Is the Retirement Plan voluntary?**

**A:** No. Participation is mandatory once you meet the eligibility requirements to participate.

**Q: Am I eligible to participate?**

**A:** You must work at least 1000 hours per year to be eligible to participate in the plan. Employees who were not participating in the plan on December 31, 2006 will be enrolled upon the earlier of (a) attainment of age 21 and the completion of one year of continuous service or (b) the attainment of age 30 and the completion of 6 months of continuous service.

Employees who work on a part-time, temporary or irregular basis must complete 1000 hours of service each year to be credited with a year of service. Persons with guest or visitor appointments, research associates (including RAs, junior RAs, senior RAs, and research fellows), and student assistants are not eligible to participate in this plan.

**Q: What is the benefit?**

**A:** The Laboratory contributes an amount equal to 10% of your Base Salary to this plan. You are not required or allowed to contribute to this plan.

You can allocate the contributions between approved TIAA-CREF, Fidelity Investment Services and The Vanguard Group funds. The list of funds is on page 40.

For employees who were participating in the plan on December 31, 2006, the money that is contributed is vested 100% immediately. For employees who began participating in the plan after December 31, 2006, the money that is contributed is vested as follows: 0% after one year of service, 25% after 2 years of service, 50% after 3 years of service, 75% after 4 years of service and 100% after 5 years of service.

You will receive quarterly statements from the investment company(ies).

**Q: Is there a limit to the amount the Laboratory will contribute?**

**A:** The Internal Revenue Service (IRS) limits the contributions the Laboratory can make on your behalf to take into account no more than \$245,000 of your Annual Base Salary (for 2010). This limit is subject to change.

**Q: How do I sign up?**

**A:** A representative from the Benefits Office will contact you to sign you up for the plan. You will complete enrollment forms that will authorize the funds in which plan contributions will be invested and designate your beneficiary(ies).

**Q: Can I make changes to my investment allocations?**

**A:** Yes. You can change your allocation of contributions among the various investment options at any time. If you want to change the allocation within an investment company, you must contact the investment company directly. If you want to change investment companies or the allocation between companies, you must complete an allocation form available in the Benefits Office.

**Q: Can I make changes to my beneficiary(ies)?**

**A:** Yes. To change the beneficiary(ies) for your Retirement Plan at any time, contact the Benefits Office.

**Q: Are loans available from the plan?**

**A:** No.

**Q: Are withdrawals available from this plan?**

**A:** Withdrawals are not permitted from this plan while a participant is eligible for contributions to be made to his/her account. Withdrawals may be available after termination of employment. Restrictions apply.

**Q: Does this plan accept rollover contributions from other plans?**

**A:** No.

**Q: Where can I get more information on the plan?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 7516.

## 401(k) Plan

We are pleased to offer you the BSA 401(k) Plan. You can choose to invest Retirement Plan contributions in TIAA-CREF, Fidelity Investment Services, and/or The Vanguard Group funds.

**Q: Is the 401(k) Plan voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** If you are a full-time employee, you are eligible to participate in this plan as of your first day of employment. If you work on a part-time, temporary or irregular basis, you may participate as of the earlier of January 1 or July 1 following the completion of 1000 hours of service during the 12 consecutive calendar month period beginning with your date of employment. Persons with guest or visitor appointments are not eligible to participate in this plan.

**Q: What is the benefit?**

**A:** This plan enables you to increase your retirement savings in addition to the contributions, if any, under the Retirement Plan. Contributions to this plan are made through regular pre-tax payroll deductions. This reduces your taxable income, so you pay less tax now. All interest and earnings on the money you invest are tax-deferred until you withdraw them in the future.

You may contribute up to 25% of your gross pay to this plan. In addition, participants age 50 or over may make additional catch-up contributions to the plan. The maximum catch-up contribution is \$5,500 (for 2010). This limit is subject to change.

You can allocate the contributions between approved TIAA-CREF, Fidelity Investment Services and The Vanguard Group funds. The list of funds is on page 40. The money that is contributed is 100% vested immediately.

You will receive quarterly statements from the investment company(ies).

**Q: Is there a limit to the amount you may contribute?**

**A:** The Internal Revenue Service (IRS) limits the contributions you can make to \$16,500 (for 2010). This includes any contributions you may have made to another employer's retirement plan. In addition, the IRS limits the contribution to take into account no more than \$245,000 of your Annual Base Salary (for 2010). These limits are subject to change.

**Q: When can I sign up?**

**A:** You may sign up at any time.

**Q: How do I sign up?**

**A:** Contact the Benefits Office at ext. 7516. You will complete enrollment forms that will authorize the contributions (pre-tax salary reduction) and the funds in which plan contributions will be invested and designate your beneficiary(ies).

**Q: Can I make changes to my investment allocations?**

**A:** Yes. You can change your allocation of contributions among the various investment options at any time. If you want to change the allocation within an investment company, you must contact the investment company directly. If you want to change investment companies or the allocation between companies, you must complete an allocation form available in the Benefits Office.

You can change the percentage you are contributing to the plan once each calendar month. This includes a change from no contributions to starting contributions and vice versa. You can, however, cease your contributions at any time.

**Q: Can I make changes to my beneficiary(ies)?**

**A:** Yes. To change the beneficiary(ies) for your 401(k) Plan at any time, contact the Benefits Office.

**Q: Are loans available from the plan?**

**A:** Yes. Loans are permitted from a participant's TIAA-CREF and Vanguard accumulations in this plan.

**Q: Are withdrawals available from this plan?**

**A:** Withdrawals are permitted from this plan if:

- The participant retires, dies, or terminates employment or
- The participant attains age 59 ½ or
- The participant incurs a financial hardship. (Restrictions apply.)

**Q: Does this plan accept rollover contributions from other plans?**

**A:** Yes. A participant may make rollover contributions to this plan upon providing proof that the contribution is eligible for transfer to this plan. Transfers from the following plan types are eligible: 401(a), 403(a), 401(k), 403(b), 457(b) or conduit IRAs (pre-tax).

**Q: Where can I get more information on the plan?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 7516.

## Long Term Care Insurance Program

We are pleased to offer you Long Term Care insurance coverage that can provide benefits for specific types of medical care and assistance not covered by the medical program. This program is provided through the Prudential Insurance Company of America.

**Q: Is the Long Term Care insurance program voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week. Your spouse, your parents and parents-in-law, retirees (and their spouses or surviving spouses), grandparents (including in-laws) and adult children age 18 and older (and their spouse) may also participate subject to satisfactory evidence of insurability.

**Q: What is the benefit?**

**A:** Long term care refers to a wide range of personal care, health care and social services for people of all ages who suffer a chronic disease or long-lasting disability. Such care is sometimes referred to as custodial care and also provides help with normal activities of daily living such as walking or dressing. Services can take place in a skilled nursing facility, an adult day care/community center, in your home, or in a hospice.

The Long Term Care insurance program can help to pay for the cost of such care if the participant suffers a loss of functional capacity after coverage is effective. The loss must result in the need for continual human assistance in at least two of the following six activities of daily living: eating, transferring, dressing, bathing, continence or toileting. The qualifying loss of functional capacity can be caused in two ways:

- By injury, illness or the effects of aging which make the person physically incapable of performing specific activities of daily living, or
- By a diagnosed, irreversible, organic, mental impairment which makes the person incapable of performing specified activities of daily living.

Alternatively, a participant with a severe cognitive impairment (e.g. Alzheimer disease) may qualify for benefits without meeting two of the six activities indicated above.

If the participant qualifies for the benefit, the program will provide a daily benefit based on the level of coverage elected and the place of confinement. Preexisting conditions limitations, waiting periods, and other restrictions apply.

**Q: What is the cost of coverage?**

**A:** The cost is based on your age at the time the coverage is issued and the level of coverage you elect.

**Q: How do I sign up?**

**A:** To sign up for coverage, request an enrollment form at your new hire orientation meeting. If you do not enroll for long term care coverage within 31 days from your first day of employment, you must submit evidence of insurability and be approved by the insurance company before coverage can become effective. Eligible dependents may apply at the same time as the employee but must submit evidence of insurability and be approved by the insurance company before coverage can become effective.

**Q: Can I make changes to my coverage?**

**A:** Yes. You can drop the coverage or decrease the amount of coverage elected at any time. Every three years, you will be offered guaranteed inflation protection increases equal to a 5% increase in coverage each year. Premiums are based on your age at the time of the increase. You may also request an increase in coverage at any time, subject to satisfactory evidence of insurability.

**Q: Where can I get more information on the program?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through Prudential at (800) 732-0416 or at [www.prudential.com/gltcweb](http://www.prudential.com/gltcweb) (Group Name: brookhaven; Access Code: bsaltc). Enrollment forms are available through the Benefits Office at ext. 2877 or ext. 5126.

## **Other Programs and Benefits**

### **Employee Assistance Program (EAP)**

All employees and anyone living in their household are eligible to participate in this program.

The EAP is a free, voluntary, confidential service, providing employees with assessments, consultations, and referrals. It is designed to assist employees and household members in dealing with a variety of personal concerns such as depression, marital difficulties, concerns with children, alcoholism, and financial issues and provides 1-3 free visits per calendar year, per family member per identified problem.

The EAP counselor, a licensed mental health professional, will listen to your concerns and identify key issues of your particular situation. The EAP counselor will then assist you in devising a plan of action. Your problem may be resolved through consultation, support, or information. However, if you need further assistance, you may be referred to a counselor, social service, consumer credit, or self-help groups. If an employee has used the EAP for one type of problem and a new problem is identified, an additional three visits are available. Although the EAP does not perform long term treatment, after the initial diagnostic or crisis visits are exhausted, if the person needs more counseling in order to resolve the problem, every effort will be made to link the employee to providers who are part of their medical insurance plan. Through the EAP, you can find productive solutions to personal problems and improve your health and well-being.

EAP services are available onsite in the Occupational Medicine Clinic or offsite in your local community for the same 1-3 visits. You and your household members can schedule an appointment by simply calling our onsite EAP at ext. 4567 (Monday through Friday) or CIGNA Behavioral Health at (877) 622-4327 (available 24 hours a day, 365 days a year). You can also locate a provider through CIGNA's website at [www.cignabehavioral.com](http://www.cignabehavioral.com). When using the website, you will be prompted for "EMPLOYER ID" which is "bnl."

The CIGNA Behavioral Health program also provides a wide range of services for various life events as well. Life event services include childcare, adoption, summer care, senior care, pet care, legal, financial information, parenting, prenatal care, special needs, family and care giving, health and well-being and daily living.

### **Adoption Assistance Program**

All regular employees who work at least 20 hours per week are eligible to participate in this program.

The adoption assistance program provides eligible employees financial assistance up to a maximum of \$5000 per adopted child for individuals for certain expenses related to the adoption of an unrelated minor child under the age of eighteen (18). The adoptive child may not be a relative or stepchild. A \$10,000 maximum applies if both spouses/same-sex domestic partners work for BNL.

To request a reimbursement for eligible expenses, you must submit a request for reimbursement form, itemized bills, proof of payment, and a certified copy of the judicial order of adoption to the Benefits Office within 90 days after the adoption is final. Financial assistance reimbursement will be made only after the adoption is final. Reimbursements are made directly to the employee, are considered taxable income, and are subject to withholdings at the time of payment.

The following expenses are reimbursable:

- Licensed adoption agency fees (including fees for placement and parental counseling).
- Legal costs (including attorney's fees and court costs).
- Charges for transportation to obtain physical custody of the adoptive child (including reasonable and customary travel expenses for both the adoptive parents and the adoptive child).

In order to be eligible for this program, you must notify the Benefits Office, ext. 2881, in writing within 30 days of the time an adoption proceeding has commenced.

Additional information is available through the Benefits Office at ext. 2881.

### **Child Development Center (CDC)**

All employees, guests or contractors are eligible to enroll their children in the Child Development Center. Space permitting, grandparents with affiliations to the Laboratory are also eligible. Full-time and part-time enrollment options are available.

The CDC offers a day care program for children between the ages of six weeks to five years. The Center is open on weekdays from 8:00 a.m. to 5:30 p.m. throughout the year except for Laboratory holidays and the week between Christmas and New Year's Day. The emphasis is on each individual child's process of learning. The Center is managed by Child Care Management, Inc. and is licensed by the New York State Department of Social Services and accredited by the National Association for the Education of Young Children (NAEYC). NAEYC accreditation identifies the Center as accomplishing the highest standards possible for early childhood education and establishes compliance, through professional review, to meet NAEYC's highest quality early childhood criteria.

Additional information is available on the web at [www.bnl.gov/HR/CDC/ChildDevCntr.asp](http://www.bnl.gov/HR/CDC/ChildDevCntr.asp).

## Other Programs and Benefits

### Tuition Assistance Program

All regular employees who work at least 20 hours per week are eligible to participate in this program as of your first day of employment.

The tuition assistance program encourages and supports the continuing education and training of employees. The program is designed to encourage attendance at credit courses and degree programs offered by accredited institutions and job relevant vocational courses. The program provides reimbursement for pre-approved courses that are intended to enhance job-relevant skills and contribute to the employee's career growth at the Laboratory.

Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Tuition Office at ext. 7631.

### Flexible Work Schedule

The Laboratory believes that flexible schedules can help our staff accomplish more while simultaneously addressing their personal needs such as attending college, raising children, caring for elderly parents and volunteering in the community. We have three flexible work arrangements: FlexMonth, CoreHours and TeleWork. Additional information is available at [http://sbms.bnl.gov/sbmsearch/subjarea/198/198\\_pro3.cfm](http://sbms.bnl.gov/sbmsearch/subjarea/198/198_pro3.cfm).

### Travel Accident Insurance Plan

All regular, temporary and part-time employees, visiting scientists, guests, and members of the Board of Directors are eligible for this plan. You do not need to enroll, and the cost is paid for by the Laboratory.

The travel accident insurance plan provides 24-hour benefits for accidental death and dismemberment and permanent and total disability while on authorized Laboratory business travel. Coverage begins at the actual starting point of an anticipated trip, whether this is your place of employment, your home, or some other location, whichever occurs last. Coverage terminates upon your return to home or place of employment, whichever occurs first.

Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 7516 or ext. 2881.

### Sick Leave

All employees who work at least 20 hours per week (except part-time temporary employees) are eligible for this benefit. Sick leave accrual is prorated for part-time regular employees and employees on part-time term appointments based on their official work schedules.

Sick leave is granted to provide continuity of income during absences due to illness or injury. Sick leave accrues at the rate of 1 ¼ days for each full month of service up to a maximum of 108 days.

Additional information is available in your Employee Guide.

### Vacation

All employees who work at least 20 hours per week (except temporary or part-time employees) are eligible for this benefit. Vacation accrual is prorated for eligible part-time employees based on their official work schedules.

Vacation credit accrues regularly during the course of your employment to allow you a scheduled period for rest and relaxation.

If you are on a weekly payroll, vacation credit accrues monthly according to the following schedule:

Less than 5 years of service:	1 day for each full month of continuous service
At least 5 years of service, but less than 10 years:	1 ¼ days for each full month of continuous service
At least 10 years of service, but less than 15 years:	1 ½ days for each full month of continuous service
15 or more years of service:	2 days for each full month of continuous service

If you are on a monthly payroll, vacation credit accrues monthly according to the following schedule:

Less than 5 years of service:	1 ½ days for each full month of continuous service
At least 5 years of service, but less than 10 years:	1 ¾ days for each full month of continuous service
10 or more years of service:	2 days for each full month of continuous service

Additional information is available in your Employee Guide.

## Other Programs and Benefits

### Holidays

All employees who work at least 20 hours per week (except those employees who are in an ineligible part-time or temporary part-time employment category) are eligible for this benefit.

The following nine regularly scheduled holidays are observed by the Laboratory.

New Year's Day	Independence Day	Thanksgiving Day
Washington's Birthday	Labor Day	Friday after Thanksgiving Day
Memorial Day	Veteran's Day	Christmas Day

Two additional holidays observed during the year are announced each January. In addition, a half-day holiday will be observed consisting of the last four hours of your regularly scheduled day preceding Christmas.

### Employee Discounts

All employees are eligible for the following discount programs.

#### Brookhaven Employees Recreation Association (BERA) Employee Discount Program

The BERA Discount Program provides discounts to events, trips, stores, services, etc. Additional information is available on the web at [www.bnl.gov/bera/recreation/discounts.asp](http://www.bnl.gov/bera/recreation/discounts.asp).

#### Healthy Rewards Program

This program is available through our Employee Assistance Program (EAP) and provides discounts to:

- Weight management & nutrition programs
- Fitness centers
- Vision & hearing care
- Tobacco cessation program
- Alternative medicine (acupuncture, chiropractor, massage)
- Vitamins, health & wellness products

For more information, call the EAP at 1-877-622-4327 or go online at [www.cignabehavioral.com](http://www.cignabehavioral.com). For online information, login, enter the Employer ID: bnl, click "Find Work/Life Resources," then click "Visit Our Education & Resource Center."

#### National Vision, Inc.

National Vision Inc. helps participants enjoy good vision health and save money on vision care needs. The program is easy to use. You pay National Vision Inc. directly for all professional services and receive instant savings from the program's reduced fees. National Vision Inc. is located in the Wal-Mart store in Middle Island at 750 Middle Country Road and can be reached at (631) 345-0065.

### Recreation

The Laboratory provides and maintains on-site recreation facilities and encourages employees, visitors, guests and facility users to participate in a broad program of social, cultural and athletic events. Recreation facilities located on the Laboratory site include an indoor swimming pool with locker and shower rooms, a gymnasium with exercise and weight rooms, six tennis courts, a recreation park with softball, football and soccer fields, an 18-station parcourse fitness circuit, and a recreation building for meetings and parties.

Additional information is available on the web at [www.bnl.gov/bera/](http://www.bnl.gov/bera/).



# **Domestic Partner Information for Health Care Programs**

## **Summary of Benefits and Tax Implications**

Brookhaven Science Associates (BSA) offers medical and dental coverage to the same-sex domestic partners of eligible employees, participants receiving long-term disability benefits, and retirees. This means that a same-sex domestic partner and that person's child(ren) will be eligible for the medical and dental benefits for which a spouse and child(ren) are currently eligible. Due to Internal Revenue Service regulations, expenses for domestic partners and their dependents are not eligible for reimbursement from either the health care or dependent care reimbursement accounts. (Domestic partner coverage is not available to persons with guest or visitor appointments, or research collaborators.)

This summary contains additional information on the definition of a domestic partner, and on the tax impact of enrolling a domestic partner for medical and/or dental coverage.

If, after reading this material, you want to enroll your same-sex domestic partner for benefits, please contact the Benefits Office at ext. 2877 or ext. 5126. You will need to complete an Affidavit of Domestic Partnership form, enrollment and payroll authorization forms, and provide proof of domestic partnership to the Benefits Office, Building 400B. You may enroll a same-sex domestic partner and such domestic partner's eligible child(ren) during the annual open enrollment period or when you have a Qualifying Event.

Once enrolled for the calendar year, you cannot change or cancel your medical or dental elections for the remainder of the calendar year. You may only make changes to your coverage during the annual open enrollment period, effective as of January 1 of the following year, or when a Qualifying Event occurs. Additional information on Qualifying Events can be found on page 26.

## **Definition of Domestic Partner for the Purpose of the BSA Medical and Dental Programs**

For the purpose of benefit eligibility, BSA defines "Domestic Partners" as an eligible BSA employee, participant receiving BSA long-term disability benefits, or a BSA retiree and one other person of the same sex sharing a committed and exclusive relationship that meets all of the following criteria:

- Both the enrollee and the domestic partner are eighteen years of age or older and unmarried, and
- Are of the same sex as each other, and
- Are not related by blood in any manner that would prohibit legal marriage, and
- Have assumed mutual obligations for the welfare and support of each other, and
- Have been sharing a common residence and living together as a couple in the same household, and
- Are each other's sole domestic partner.

Domestic partners do not include roommates, siblings, parents or other blood relationships. BSA is extending medical and dental benefits to eligible domestic partners and their eligible dependents for all eligible regular employees who are scheduled to work 20 or more hours a week, participants receiving BSA long-term disability benefits, and BSA retirees who are otherwise eligible for medical benefits.

## **Medical and Dental Program Provisions**

The program provisions for domestic partners are generally the same as for married couples. For example, the same employee contribution amounts, enrollment procedures, and coverage limitations apply to everyone. However, there are some important procedural and federal income tax differences, so be sure to carefully review this entire summary as you and your domestic partner make your benefits decisions.

## **Enrolling for Benefits**

Before you can enroll your domestic partner in the program, you must first certify on an Affidavit of Domestic Partnership form provided by BSA that you are domestic partners and provide either a copy of your marriage license or domestic partner registry OR proof of financial interdependence. By signing the form, you affirm that your relationship with your domestic partner meets BSA's definition. If this relationship ends or changes so that it no longer meets BSA's definition, you are required to notify the Benefits Office immediately by submitting an Affidavit of Termination of Domestic Partnership form. These forms are available in the Benefits Office.

Falsification of information on the certification form or failure to notify BSA of any relevant change in the relationship will subject you to disciplinary action up to and including termination of employment and possible charges of fraud.

You must sign up your domestic partner and any eligible domestic partner's children during the annual enrollment period or within 31 days of either:

- Becoming eligible for the benefit or
- The date that the relationship becomes one that meets BSA's criteria for such benefit.

## **Federal Tax Consequences**

You should read this section carefully, since the tax treatment of domestic partner health care benefits under federal law is different than the tax treatment of health care benefits provided to a spouse.

Federal tax law generally provides that the provision of health care benefits by an employer to its employees does not create any additional income for an employee. The same is true of employer-provided health care benefits for the spouses and

dependent children of employees. Furthermore, federal tax law provides that employees can make pre-tax contributions to pay for benefits for themselves, their dependent children and spouses.

However, there is no such treatment for domestic partners. In general, the provision of health care benefits to your domestic partner (or that person's child) will result in additional taxable income to you. There is an exception to this general statement. If your domestic partner (or that person's child(ren)) qualifies as your dependent under federal tax law, such tax treatment can be avoided. While you will have to make your own informed decision about the status of your domestic partner and/or that person's child(ren), in general, either will qualify as your dependent if all of the following are true:

- The person is a citizen or national of the United States or a resident of the U.S., Canada or Mexico,
- The person is not your spouse,
- The person is a member of your household during the entire calendar year,
- The person has his or her principal place of abode throughout the year in your home,
- The person receives more than half of his or her annual financial support from you, and
- He or she does not violate local law by virtue of his or her relationship with you.

If this is the case, to avoid such taxation, you will need to complete a Dependent Tax Affidavit form.

Assuming that your domestic partner and/or that person's child is not your dependent, then enrolling either of them in the program will result in additional taxable income to you. The amount of additional taxable income will be equal to the excess of the value of the benefits provided over the amounts you contribute under the program for the benefits. Your contributions for such dependent's coverage must be made on an after-tax basis. Reimbursements received or payments made to providers under the program will not be taxable to you.

Any tax consequences of the domestic partnership and the coverage offered under the program are the responsibility of the employee and not of BSA. You should also be aware that some courts have recognized non-marriage relationships as the equivalent of marriage for the purpose of establishing and dividing community property. Any legal consequences of domestic partnership are the responsibility of the employee and not of BSA.

#### **Contributions for Coverage**

Your contributions for providing health care coverage to your domestic partner (or that person's child) will be the same as that charged for a spouse (or child), if any. However, current IRS rules require:

- Any contribution for your domestic partner and that person's child(ren) must be made on a post-tax basis.
- You pay taxes on the additional amount BSA contributes toward coverage for your domestic partner; this is called "imputed income." Taxes on the imputed income will be deducted from your paycheck automatically just like your regular pay.

#### **Example**

This example assumes that Suzy is an active BSA employee, and has Employee Only coverage under the CIGNA program. Suzy wants to add a non-dependent domestic partner. This example is merely for illustrative purposes.

#### **Suzy's Cost**

Let's say the cost to BSA per month for Employee Only coverage is \$500, toward which Suzy contributes \$70. When she adds one additional person, BSA's cost is \$1,100, and Suzy would generally contribute \$150 on a pre-tax basis towards that amount. However, in the domestic partner context, the employee contribution has to be split out differently. Part of the employee contribution amount is contributed on a pre-tax basis (for Suzy's coverage) and part is on an after-tax basis (for her partner's coverage). Therefore, in this example, Suzy would pay \$80 on an after-tax basis for her partner's coverage ( $\$150 - \$70 = \$80$ ), and \$70 on a pre-tax basis for her own coverage. Both these amounts will be deducted from Suzy's paycheck.

#### **Suzy's Imputed Income**

The other part of the equation is the amount of imputed income that Suzy will have included in her gross income due to BSA's added cost for the coverage for Suzy's partner. That amount is calculated by subtracting from BSA's total cost for the coverage for Suzy and her partner (\$1,100) the total amount that is paid for Suzy's coverage alone (\$500). The result is \$600. The amount of Suzy's additional contribution for her partner's coverage is subtracted from this amount to determine Suzy's imputed income of \$520 ( $\$600 - \$80 = \$520$ ). This amount will be added as income to Suzy's paycheck each month, and federal taxes on the imputed income will be deducted automatically. State and local income and employment taxes may also be due (you should consult your tax advisor as to how this imputed income will affect you, given your personal circumstances).

Tables indicating the additional after-tax contribution and the imputed income amount due can be found on page 39.

#### **Continuation Coverage**

A Federal law known as COBRA requires that continuation coverage be offered for certain periods of time to employees (as well as their spouses and dependents) upon the occurrence of specified events that would otherwise lead to a loss of health care coverage. Federal law does not require that the same protection be afforded to domestic partners (or their children) who are not dependents of employees. BSA does, however, provide COBRA continuation coverage for domestic partners and/or their dependents.

# **Continuation Coverage Rights Under COBRA**

## **Introduction**

This notice applies to you if you have recently become covered under a group health plan (the Plan). This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

## **What is COBRA Continuation Coverage?**

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Brookhaven Science Associates, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary with respect to the bankruptcy. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

## **When is COBRA Coverage Available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, commencement of a proceeding in bankruptcy with respect to the employer, or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

## **You Must Give Notice of Some Qualifying Events**

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to the Benefits Office.

## **How is COBRA Coverage Provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA

continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), your divorce or legal separation, or a dependent child's losing eligibility as a dependent child, COBRA continuation coverage lasts for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus 8 months). Otherwise, when the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended.

#### **Disability extension of 18-month period of continuation coverage**

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage.

#### **Second qualifying event extension of 18-month period of continuation coverage**

If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

#### **If You Have Questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

#### **Keep Your Plan Informed of Address Changes**

In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

#### **Plan Contact Information**

If you have any questions, please contact the Benefits Office at (631) 344-2877 or (631) 344-5126, or write to: Brookhaven Science Associates, Brookhaven National Laboratory, Attention: Benefits Office, Bldg. 400B, Upton, N.Y. 11973.

## Qualifying Events

**Q: What is a Qualifying Event?**

**A:** A Qualifying Event is a change in your family status and includes:

- (a) change in legal marital status: (1) marriage, (2) death of spouse, (3) divorce, (4) legal separation, (5) annulment
- (b) change in number of dependents: (1) birth, (2) adoption, (3) placement for adoption, (4) death of a dependent
- (c) change in employment status: (1) termination or commencement of employment of the employee, spouse or dependent, other than for gross misconduct
- (d) change in work schedule: (1) an increase or decrease in the number of hours of employment by the employee, spouse or dependent, (2) a switch between full-time and part-time status, (3) a strike or lockout, (4) commencement or return from an unpaid leave of absence
- (e) the dependent satisfies or ceases to satisfy the requirements for unmarried dependents: (1) due to attainment of age, (2) student status
- (f) change in the place of residence or work site of the employee, spouse or dependent

**Q: What coverages can I change if I have a Qualifying Event?**

**A:** For the Medical and/or Dental Programs, you may be eligible to add or delete dependents, or add or drop coverage. For the Reimbursement Accounts, you may be eligible to make changes to your contributions for the remainder of the calendar year. The change(s) in coverage that you request must relate to the change in your family status.

**Q: Are there any other circumstances under which I can enroll myself or a dependent?**

**A:** Yes. Based on the provisions of the Children's Health Insurance Reauthorization Act of 2009 (CHIPRA), employees and dependents that are eligible but not enrolled for BSA health insurance plan coverage may enroll for coverage if one the following conditions is met:

- The employee or dependent loses eligibility and is terminated from Medicaid or CHIP\* coverage or
- The employee or dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP\*.

\* CHIP (Children's Health Insurance Program) is a state program designed to provide health care coverage for uninsured children and some adults.

**Q: How do I change my coverage(s)?**

**A:** To change your coverage(s) when a Qualifying Event has occurred, you must notify the Benefits Office and complete an enrollment form within 31 days of the date of the Qualifying Event for all items indicated above, except (a)(3), (a)(4), (e)(1) and (e)(2). [60 days applies for items (a)(3), (a)(4), (e)(1) and (e)(2).] Employees who qualify under CHIPRA have 60 days from the date of the termination of such coverage or eligibility for a premium assistance subsidy to notify the Benefits Office. The completed form must be submitted, with proof of the Qualifying Event, to the Benefits Office. Your employee premiums (for Medical and/or Dental Program coverages) and/or your contributions (to the Reimbursement Accounts) will then be changed for the remainder of the calendar year.

**Q: When are coverage changes effective?**

**A:** If you notify the Benefits Office of the Qualifying Event and provide the completed enrollment form within the applicable period, the change in coverage will become effective as of the date of the Qualifying Event.

If you don't notify the Benefits Office and make a change in your coverage(s) within the applicable period, you must wait until the next Open Enrollment period to make a change to your coverage(s).

You must notify the Benefits Office within the applicable period. If you only notify the Medical and/or Dental Program directly, we may be unable to make the change until the next Open Enrollment period.

**Q: When is the Open Enrollment period?**

**A:** Open Enrollment period is held once a year, usually in the fall for the Medical and Dental Programs and the Reimbursement Accounts. Information will be provided in advance to all employees.

**Q: What changes can I make during an Open Enrollment period?**

**A:** During an Open Enrollment period, you may change medical and/or dental programs, drop coverage(s), and/or add or drop dependents from your coverage(s). You may also sign up for the Reimbursement Accounts. The elections you make during an Open Enrollment period will be effective January 1 of the following calendar year.

**Q: Where can I get more information on the programs?**

**A:** Additional information is available in your Employee Guide, on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 2877 or ext. 5126.

# Comprehensive Welfare Benefits Plan Notice of Privacy Practices

Brookhaven Science Associates, LLC (“BSA”) continues its commitment to maintaining the confidentiality of your private medical information. This Notice describes our efforts to safeguard your health information from improper or unnecessary use or disclosure. This Notice applies only to health-related information received by or on behalf of the Medical and Dental Benefit Options and the Health Care Reimbursement Account Benefit Option under the Brookhaven Science Associates, LLC Comprehensive Welfare Benefits Plan (the “Health Plan”). A federal law requires us to provide you with a summary of the Health Plan’s privacy practices and related legal duties, and your rights in connection with the use and disclosure of your Health Plan information.

This Notice applies to BSA employees, former employees, and dependents who participate in the Health Plan.

In this Notice, the terms “we,” “us,” and “our” refer to the BSA Health Plan, all BSA employees involved in the administration of the BSA Health Plan, and all third parties who perform services for the BSA Health Plan. Actions by or obligations of the Health Plan include these BSA employees and third parties. However, BSA employees perform only limited Health Plan functions – most Health Plan administrative functions are performed by third party service providers.

Please note: This Notice does not apply to HMO or fully insured medical, dental, or vision benefit options. If you are enrolled in an HMO or a fully insured medical or dental benefit option, you will receive a separate notice from your HMO provider or insurance company. This Notice also does not apply to BSA’s On-site Medical Clinic.

## What is Protected?

Federal law requires the Health Plan to have a special policy for safeguarding a category of medical information called “protected health information,” or “PHI,” received or created in the course of administering the BSA Health Plan. PHI is health information that can be used to identify you and that relates to:

- your physical or mental health condition,
- the provision of health care to you, or
- payment for your health care.

Your medical and dental records, your claims for medical and dental benefits, and the explanation of benefits sent in connection with payment of your claims are all examples of PHI. Employment records maintained by BSA in its capacity as employer are not PHI.

If BSA obtains your health information in another way (for example, if you are hurt in a work accident or if you provide medical records with your request for Family and Medical Leave Act absence), then BSA will safeguard that information in accordance with the employee manual and applicable laws. Similarly, health information obtained by a non-health-related benefits program, such as the long-term disability program, is not protected under this Notice. This Notice does not apply in those types of situations because the health information is not received or created in connection with the BSA Health Plan.

The remainder of this Notice generally describes our rules with respect to your PHI received or created by the Health Plan.

## Uses and Disclosures of Your PHI

To protect the privacy of your PHI, the Health Plan not only guards the physical security of your PHI, but we also limit the way your PHI is used or disclosed to others. We may use or disclose your PHI in certain permissible ways described below. To the extent required under federal health information privacy law, we use the minimum amount of your PHI necessary to perform these tasks.

- To determine proper payment of your Health Plan benefit claims. The Health Plan uses and discloses your PHI to reimburse you or your health care providers for covered treatments and services. For example, your diagnosis information may be used to determine whether a specific procedure is medically necessary or to reimburse your doctor for your medical care.
- For the administration and operation of the Health Plan. We use and disclose your PHI for numerous administrative and quality control functions necessary for the Health Plan’s proper operation. For example, we may use your claims information for cost-control or planning-related purposes.
- To inform you or your health care provider about treatment alternatives or other health-related benefits that may be offered under a Health Plan. For example, we may use your claims data to alert you to an available case management program if you become pregnant or are diagnosed with diabetes or liver failure.
- To a health care provider if needed for your treatment. For example, we may disclose your prescription information to a pharmacist regarding a drug interaction concern.
- To a health care provider or to a non-BSA health plan to determine proper payment of your claim under the other plan. For example, we may exchange your PHI with your spouse’s health plan for coordination of benefits purposes.

- To a non-BSA health plan for certain administration and operations purposes. We may share your PHI with another health plan or health care provider who has a relationship with you for quality assessment and improvement activities, to review the qualifications of health care professionals who provide care to you, or for fraud and abuse detection and prevention purposes.
- To a family member, friend, or other person involved in your health care if you do not object (or it can be inferred that you do not object) to the sharing of your PHI directly relevant to the person's involvement, and, if you are not present or are unable to object due to incapacity or emergency, the disclosure is in your best interest.
- To comply with an applicable federal, state, or local law, including workers' compensation or similar programs.
- For public health reasons, including (1) to a public health authority for the prevention or control of disease, injury or disability; (2) to a proper government or health authority to report child abuse or neglect; (3) to report reactions to medications or problems with products regulated by the Food and Drug Administration; (4) to notify individuals of recalls of medication or products they may be using; or (5) to notify a person who may have been exposed to a communicable disease or who may be at risk for contracting or spreading a disease or condition.
- To report a suspected case of abuse, neglect or domestic violence, as permitted or required by applicable law.
- To comply with health oversight activities, such as audits, investigations, inspections, licensure actions, and other government monitoring and activities related to health care provision or public benefits or services.
- To the U.S. Department of Health and Human Services to demonstrate our compliance with federal health information privacy law.
- To respond to an order of a court or administrative tribunal.
- To respond to a subpoena, warrant, summons or other legal request if sufficient safeguards, such as a protective order, are in place to maintain your PHI privacy.
- To a law enforcement official for a law enforcement purpose.
- For purposes of public safety or national security.
- To allow a coroner or medical examiner to identify you or determine your cause of death.
- To allow a funeral director to carry out his or her duties.
- To respond to a request by military command authorities if you are or were a member of the armed forces.

Certain BSA employees may access your PHI to perform administrative functions on behalf of the Health Plan. Absent your written permission however, BSA employees will only use or disclose your PHI as described above. BSA employees will not access your PHI for reasons unrelated to Health Plan administration. BSA does not use your PHI for any employment-related reason without your express written authorization.

State law may further limit the permissible ways the Health Plan uses or discloses your PHI. If an applicable state law imposes stricter restrictions on the Health Plan, we will comply with that state law.

#### **Other Uses and Disclosures of Your PHI**

Before we use or disclose your PHI for any other purpose, we must obtain your written authorization. You may revoke your authorization, in writing, at any time. If you revoke your authorization, the Health Plan will no longer use or disclose your PHI except as described above (or as permitted by any other authorizations that have not been revoked). However, we cannot retrieve any PHI disclosed to a third party in reliance on your prior authorization.

#### **Your Rights**

Federal law provides you with certain rights regarding your PHI. Parents of minor children and other individuals with legal authority to make health decisions for a Health Plan participant may exercise these rights on behalf of the participant, consistent with state law.

- **Right to request restrictions:** You have the right to request a restriction or limitation on the Health Plan's use or disclosure of your PHI. For example, you may ask us to limit the scope of your PHI disclosures to a case manager who is assigned to you for monitoring a chronic condition. Because we use your PHI only as necessary to pay Health Plan benefits, to administer the Health Plan, and to comply with the law, it may not be possible to agree to your request. *The law does not require the Health Plan to agree to your request for restriction.* However, if we do agree to your requested restriction or limitation, we will honor the restriction until you agree to terminate the restriction or until we notify you that we are terminating the restriction on a going-forward basis.

- You may make a request for restriction on the use and disclosure of your PHI to the Benefits Office. Contact information for the Benefits Office is listed at the end of this Notice. When making such a request, you must specify: (1) the PHI you want to limit; (2) how you want the Health Plan to limit the use, disclosure, or both of that PHI; and (3) to whom you want the restrictions to apply.
- Right to receive confidential communications: You have the right to request that the Health Plan communicate with you about your PHI at an alternative address or by alternative means if you believe that communication through normal business practices could endanger you. For example, you may request that the Health Plan contact you only at work and not at home.
- You may request confidential communication of your PHI by contacting the Benefits Manager. You should send your written request for confidential communication to the Benefits Office at the address listed at the end of this Notice. We will accommodate all reasonable requests if you clearly state that you are requesting the confidential communication because you feel that disclosure in another way could endanger your safety. You must make sure your request specifies how or where you wish to be contacted.
- Right to inspect and copy your PHI: You have the right to inspect and copy your PHI that is contained in records that the Health Plan maintains for enrollment, payment, claims determination, or case or medical management activities, or that we use to make enrollment, coverage, or payment decisions about you.
- However, we will not give you access to PHI records created in anticipation of a civil, criminal, or administrative action or proceeding. We will also deny your request to inspect and copy your PHI if a licensed health care professional hired by the Health Plan has determined that giving you the requested access is reasonably likely to endanger the life or physical safety of you or another individual or to cause substantial harm to you or another individual, or that the record makes references to another person (other than a health care provider), and that the requested access would likely cause substantial harm to the other person.

In the unlikely event that your request to inspect or copy your PHI is denied, you may have that decision reviewed. A different licensed health care professional chosen by the Health Plan will review the request and denial, and we will comply with the health care professional's decision.

You may make a request to inspect or copy your PHI by contacting the Benefits Manager. Your written request should be sent to the Benefits Office at the address at the end of this Notice. We may charge you a fee to cover the costs of copying, mailing or other supplies directly associated with your request. You will be notified of any costs before you incur any expenses.

- Right to amend your PHI: You have the right to request an amendment of your PHI if you believe the information the Health Plan has about you is incorrect or incomplete. You have this right as long as your PHI is maintained by the Health Plan. We will correct any mistakes if we created the PHI or if the person or entity that originally created the PHI is no longer available to make the amendment.

You may request amendments of your PHI by contacting the Benefits Manager. Your written request to amend your PHI should be sent to the Benefits Office at the address listed at the end of this Notice. Be sure to include evidence to support your request because we cannot amend PHI that we believe to be accurate and complete.

- Right to receive an accounting of disclosures of PHI: You have the right to request a list of certain disclosures of your PHI by the Health Plan. The accounting will not include (1) disclosures necessary to determine proper payment of benefits or to operate the Health Plan, (2) disclosures we make to you, (3) disclosures permitted by your authorization, (4) disclosures to friends or family members made in your presence or because of an emergency, or (5) disclosures for national security purposes. Your first request for an accounting within a 12-month period will be free. We may charge you for costs associated with providing you additional accountings. We will notify you of the costs involved, and you may choose to withdraw or modify your request before you incur any expenses.

You may request an accounting of disclosures of your PHI from the Benefits Office. Contact information for the Benefits Office is listed at the end of this Notice. When making such a request, you must specify the time period for the accounting, which may not be longer than six (6) years and may not include dates prior to April 14, 2003, and the form (e.g., electronic, paper) in which you would like the accounting.

- Right to file a complaint: If you believe your rights have been violated, you should let us know immediately. We will take steps to remedy any violations of the Health Plan privacy policy or of this Notice.

You may file a formal complaint with our Privacy Officer and/or with the United States Department of Health and Human Services at the addresses at the end of this Notice. You should attach any documents or evidence that supports your belief that your privacy rights have been violated. We take your complaints very seriously. BSA prohibits retaliation against any person for filing such a complaint. Complaints should be sent to:



Brookhaven Science Associates  
Brookhaven National Laboratory  
Benefits Office, Bldg 400B  
Upton, NY 11973-5000  
(631) 344-2881

U.S. Department of Health and Human Services  
Office of Civil Rights  
200 Independence Avenue, S.W.  
Washington, D.C. 20201  
[www.hhs.gov/ocr/hipaa/](http://www.hhs.gov/ocr/hipaa/)

Attn: Privacy Officer

**Additional Information About This Notice**

- **Changes to this Notice:** We reserve the right to change the Health Plan's privacy practices as described in this Notice. Any change may affect the use and disclosure of your PHI already maintained by the BSA Health Plan, as well as any of your PHI that the Health Plan may receive or create in the future. If there is a material change to the terms of this Notice, you will receive a revised Notice.
- **How to obtain a copy of this Notice:** You can obtain a copy of the current Notice on the BSA Intranet or by writing to the Benefits Office at the address listed above.
- **No guarantee of employment:** This Notice does not create any right to employment for any individual, nor does it change BSA's right to discharge any of its employees at any time, with or without cause.
- **No change to Health Plan benefits:** This Notice explains your privacy rights as a current or former participant in the BSA Health Plan. The Health Plan is bound by the terms of this Notice as they relate to the privacy of your protected health information. However, this Notice does not change any other rights or obligations you may have under the Health Plan. You should refer to the Health Plan documents for additional information regarding your Health Plan benefits.

**Contact Information**

To If you have any questions regarding this Notice, please contact the Benefits Office at (631) 344-2881.

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## (A) MEDICAL PROGRAMS

- All Employees (excluding employees in the IBEW Union hired prior to 8/1/06)
- Non-Medicare-Eligible Retirees (excluding IBEW employees who retired between 8/1/00 and 7/31/06)
- Non-Medicare-Eligible Participants on LTD (excluding IBEW LTDs terminated between 8/1/00 and 7/31/06)

	CIGNA OAP			Vytra PPO		
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>Aetna (HMO)</u>	<u>In-Network</u>	<u>Out-of-Network</u>	<u>HIP (HMO)</u>
<b>Medical Care Provider</b>	Participating physician/facility	Any physician/facility	Participating physician/facility	Participating physician/facility	Any physician/facility	Participating physician/facility
<b>Payment of Benefits</b>	No claim forms	Submit claim forms	No claim forms	No claim forms	Submit claim forms	No claim forms
<b>Age Limit for Dependent Children/Full-Time Student</b>	To age 19/ End of the year age 23	To age 19/ End of the year age 23	End of the month age 19/End of the year age 23	To age 19/End of the year age 23	To age 19/End of the year age 23	End of the month age 19/End of the year age 23
<b>Annual Deductible</b> (Indiv/Family)	N/A	\$500/\$1,500	N/A	N/A	\$2,000/\$4,000	N/A
<b>Annual Out-of-Pocket Maximum</b> (Individual/Family) (Excl Deductible)	N/A	\$2,500/\$7,500	\$1,500/\$3,000	N/A	\$5,000/\$10,000	N/A
<b>Lifetime Maximum Benefit</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Pre-Existing Condition Limitation</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Office Visits</b>	Covered in full after \$20 co-pay PCP/\$30 co-pay Specialist	80% of R&C after deductible	Covered in full after \$20 co-pay PCP/\$25 co-pay Specialist	Covered in full after \$20 co-pay PCP/\$30 co-pay Specialist	70% of R&C after deductible	Covered in full after \$20 co-pay PCP/\$30 co-pay Specialist
<b>Emergency Room</b> (Accident/Illness)	Covered in full	Emergency: Covered in full Non-emergency: 80% of R&C after deductible	Covered in full after \$50 co-pay (waived if admitted)	Emergency: Covered in full after \$50 co-pay (waived if admitted) Non-emergency: only covered out-of-network: 70% of R&C after deductible		Covered in full after \$50 co-pay (waived if admitted)
<b>Inpatient Hospital</b> (Semi-Private Room, Board, Services, Supplies)	Covered in full Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved.	Covered in full	Covered in full	Covered in full 70% of R&C after deductible Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved.		Covered in full
(Physician/Surgeon)	Covered in full	80% of R&C after deductible	Covered in full	Covered in full 70% of R&C after deductible		Covered in full
<b>Second Surgical Opinion</b> (Office Visit)	Covered in full	100% of R&C	Covered in full after \$25 co-pay	Covered in full after \$30 co-pay	100% of R&C	Covered in full
<b>Laboratory/X-Ray</b>	Covered in full	80% of R&C after deductible	Lab: Covered in full X-Ray: Covered in full after \$25 co-pay	Covered in full	70% of R&C after deductible	Covered in full after \$20 co-pay
<b>Maternity</b> (Initial Visit To Determine Pregnancy)	Covered in full after \$20 co-pay	80% of R&C after deductible	Covered in full after \$20 co-pay	Covered in full after \$20 co-pay	70% of R&C after deductible	Covered in full after \$20 co-pay
(Subsequent Visits/Delivery)	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	70% of R&C after deductible	Covered in full
<b>Prescription Medication</b> (Retail)	*\$10 generic/ \$25 brand formulary \$40 brand non-formulary (up to 30-day supply)	Use in-network	\$10 generic/\$20 brand formulary/ \$40 brand non-formulary (up to 30-day supply)	*\$10 generic/ \$25 brand formulary/ \$40 brand non-formulary (up to 30-day supply)	Use in-network	\$15 generic/\$30 brand formulary/ \$50 brand non-formulary (up to 30-day supply)
(Mail Order)	*\$20 generic/ \$50 brand formulary/ \$80 brand non-formulary (up to 90-day supply)	Use in-network	\$20 generic/\$40 brand formulary/ \$80 brand non-formulary (31 to 90-day supply)	*\$20 generic/ \$50 brand formulary/ \$80 brand non-formulary (up to 90-day supply)	Use in-network	\$22.50 generic/\$45 brand formulary/ \$150 brand non-formulary (up to 90-day supply)

\*After meeting a \$100 per person/\$300 per family annual drug deductible

PCP = Primary Care Physician

R&C = Reasonable & Customary

## (A) MEDICAL PROGRAMS

- All Employees (excluding employees in the IBEW Union hired prior to 8/1/06)
- Non-Medicare-Eligible Retirees (excluding IBEW employees who retired between 8/1/00 and 7/31/06)
- Non-Medicare-Eligible Participants on LTD (excluding IBEW LTDs terminated between 8/1/00 and 7/31/06)

	CIGNA OAP		Aetna (HMO)	Vytra PPO		HIP (HMO)
	In-Network	Out-of-Network		In-Network	Out-of-Network	
<b>Preventive Care</b> (Routine Care For Children Including Immunizations)	Covered in full (to age 19)	80% of R&C after deductible (to age 19)	Covered in full (to age 19)	Covered in full (to age 19)	70% of R&C after deductible	Covered in full (to age 19)
(Well Woman Exam)	Covered in full after \$20 co-pay	80% of R&C after deductible	Covered in full after \$20 co-pay	Covered in full after \$20 co-pay	70% of R&C after deductible	Covered in full after \$20 co-pay
(Mammogram)	Covered in full	80% of R&C after deductible	Covered in full after \$20 co-pay	Covered in full	70% of R&C after deductible	Covered in full after \$20 co-pay
(Physical Exam)	Covered in full after \$20 co-pay if by PCP	Not covered	Covered in full after \$20 co-pay if by PCP	Covered in full after \$20 co-pay if by PCP	Not covered	Covered in full after \$20 co-pay if by PCP
(Routine Eye Exam)	Not covered	Not covered	Covered in full after \$25 co-pay	Covered in full after \$30 co-pay (1 exam/year)	Not covered	Covered in full (for optometrist in discount program)
<b>Mental Health Care</b> (Inpatient)	Same as inpatient hospital	Same as inpatient hospital	Covered in full	Same as inpatient hospital	Same as inpatient hospital	Covered in full
(Outpatient)	Covered in full after \$30 co-pay/visit	80% of R&C after deductible	Covered in full after \$25 co-pay/visit	Covered in full after \$30 co-pay	70% of R&C after deductible	Covered in full after \$25 co-pay/visit
<b>Substance Abuse Treatment</b> (Inpatient Detox)	Same as inpatient hospital	Same as inpatient hospital	Covered in full	Same as inpatient hospital	Same as inpatient hospital	Covered in full
(Outpatient Rehab)	Covered in full after \$30 co-pay/visit	80% of R&C after deductible	Covered in full after \$20 co-pay/visit	Covered in full after \$30 co-pay/visit	70% of R&C after deductible	Covered in full after \$25 co-pay/visit
<b>Alternate Care</b> (Home Health Care)	Covered in full (Max: 40 visits/year combined in and out of network)	80% of R&C after deductible	Covered in full after \$20 co-pay (limited to 3 intermittent visits/day)	Covered in full (Max: 40 visits/year combined in/out)	70% of R&C after deductible	Covered in full (Max: 200 visits/year)
(Skilled Nursing Facility) Non-Custodial	Same as inpatient hospital (Max: 60 days/year combined in and out of network)	Same as inpatient hospital	Covered in full	Same as inpatient hospital (Max: 45 days/year combined in/out)	Same as inpatient hospital	Covered in full
(Outpatient Short-Term Rehab: Physical Therapy)	Covered in full after \$30 co-pay	80% of R&C after deductible	Covered in full after \$25 co-pay (Max: 60 consecutive days/injury/lifetime)	Covered in full after \$30 co-pay (Max: 60 consecutive days/ injury/ lifetime combined in/out)	70% of R&C after deductible	Covered in full after \$30 co-pay (Max: 90 visits/year)
<b>Durable Medical Equipment</b>	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	70% of R&C after deductible	Covered in full
<b>External Prosthetic Devices</b>	Covered in full	80% of R&C after deductible	Covered in full for initial device only	Covered in full	70% of R&C after deductible	Covered in full
<b>Hearing Aids</b>	Covered in full ----- (Max: \$2000/1095 days) -----	80% of R&C after deductible	Not covered	Not covered	Not covered	Not covered

PCP = Primary Care Physician  
R&C = Reasonable & Customary

## (B) MEDICAL PROGRAMS

- Employees in the IBEW Union (hired prior to 8/1/06)
- Non-Medicare-Eligible IBEW Employees (retired between 8/1/00 and 7/31/06)
- IBEW Non-Medicare-Eligible Participants on LTD (terminated between 8/1/00 and 7/31/06)

	CIGNA OAP		Aetna (HMO)	Vytra PPO		HIP (HMO)
	<u>In-Network</u>	<u>Out-of-Network</u>		<u>In-Network</u>	<u>Out-of-Network</u>	
<b>Medical Care Provider</b>	Participating physician/facility	Any physician/facility	Participating physician/facility	Participating physician/facility	Any physician/facility	Participating physician/facility
<b>Payment of Benefits</b>	No claim forms	Submit claim forms	No claim forms	No claim forms	Submit claim forms	No claim forms
<b>Age Limit for Dependent Children/Full-Time Student</b>	To age 19/End of the year age 23	To age 19/End of the year age 23	End of the month age 19/End of the year age 23	To age 19/End of the year age 23	To age 19/End of the year age 23	End of the month age 19/End of the year age 23
<b>Annual Deductible</b> (Individual/Family)	N/A	\$250/\$650	N/A	N/A	\$250/\$650	N/A
<b>Annual Out-of-Pocket Maximum</b> (Indiv/Family) (Excl. Deductible)	N/A	\$1200/\$2400	\$1500/\$3000	N/A	\$1200/\$2400	N/A
<b>Lifetime Maximum Benefit</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Pre-Existing Condition Limitation</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Office Visits</b>	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full
<b>Emergency Room</b> (Accident/Illness)	Covered in full	Emergency: Covered in full Non-emergency: 80% of R&C after deductible	Covered in full after \$35 co-pay (waived if admitted)	Covered in full	Emergency: Covered in full Non-emergency: 80% of R&C after deductible	Covered in full after \$50 co-pay (waived if admitted)
<b>Inpatient Hospital</b> (Semi-Private Room, Board, Services, Supplies)	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
	Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved.			Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved.		
(Physician/Surgeon)	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible	Covered in full
<b>Second Surgical Opinion</b> (Office Visit)	Covered in full	100% of R&C	Covered in full after \$5 co-pay	Covered in full	100% of R&C	Covered in full
<b>Laboratory/X-Ray</b>	Covered in full	80% of R&C after deductible	Lab: Covered in full X-Ray: Covered in full after \$5 co-pay	Covered in full	80% of R&C after deductible	Covered in full
<b>Maternity</b> (Initial Visit To Determine Pregnancy)	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full
(Subsequent Visits/Delivery)	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible	Covered in full
<b>Prescription Medication</b> (Retail)	\$5 generic/\$10 brand (up to 30-day supply)	80% of R&C after deductible	\$5 generic/\$10 brand formulary/\$25 brand non-formulary (up to 30-day supply)	\$5 generic/\$10 brand (up to 30-day supply)	80% of R&C after deductible	\$5 generic/\$10 brand (up to 30-day supply)
(Mail Order)	\$10 generic/\$20 brand (up to 90-day supply)	Use in-network benefit	\$10 generic/\$20 brand formulary/\$50 brand non-formulary (31 to 90-day supply)	\$10 generic/\$20 brand (up to 90-day supply)	In-network only	\$7.50 generic/\$15 brand (up to 90-day supply)

R&C = Reasonable & Customary

## (B) MEDICAL PROGRAMS

- Employees in the IBEW Union (hired prior to 8/1/06)
- Non-Medicare-Eligible IBEW Employees (retired between 8/1/00 and 7/31/06)
- IBEW Non-Medicare-Eligible Participants on LTD (terminated between 8/1/00 and 7/31/06)

	CIGNA OAP		Aetna (HMO)	Vytra PPO		HIP (HMO)
	<u>In-Network</u>	<u>Out-of-Network</u>		<u>In-Network</u>	<u>Out-of-Network</u>	
<b>Preventive Care</b> (Routine Care For Children Including Immunizations)	Covered in full (to age 19)	80% of R&C after deductible (to age 19)	Covered in full (to age 19)	Covered in full (to age 19)	80% of R&C after deductible	Covered in full (to age 19)
(Well Woman Exam)	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full
(Mammogram)	Covered in full	80% of R&C after deductible	Covered in full after \$5 co-pay	Covered in full	80% of R&C after deductible	Covered in full
(Physical Exam)	Covered in full after \$10 co-pay	Not covered	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay	Not covered	Covered in full
(Routine Eye Exam)	Not covered	Not covered	Covered in full after \$5 co-pay	Covered in full after \$10 co-pay (1 exam/year)	Not covered	Covered in full (for optometrist in discount program)
<b>Mental Health Care</b> (Inpatient)	Same as inpatient hospital	Same as inpatient hospital	Covered in full	Same as inpatient hospital	Same as inpatient hospital	Covered in full
(Outpatient)	Covered in full after \$10 co-pay/ visit	80% of R&C after deductible	Covered in full after \$5 co- pay/visit	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full
<b>Substance Abuse Treatment</b> (Inpatient Detox)	Same as inpatient hospital	Same as inpatient hospital	Covered in full	Same as inpatient hospital	Same as inpatient hospital	Covered in full
(Outpatient Rehab)	Covered in full after \$10 co-pay/ visit	80% of R&C after deductible	Covered in full after \$5 co- pay/visit	Covered in full after \$10 co-pay/ visit	80% of R&C after deductible	Covered in full
<b>Alternate Care</b> (Home Health Care) Non-custodial	Covered in full  (Max: 40 visits/year combined in and out of network)	80% of R&C after deductible	Covered in full after \$5 co- pay/visit (limited to 3 intermittent visits/day)	Covered in full  (Max: 40 visits/year combined in/out)	80% of R&C after deductible	Covered in full (Max: 200 visits/year)
(Skilled Nursing Facility) Non-Custodial	Same as inpatient hospital (Max: 60 days/year combined in and out of network)	Same as inpatient hospital	Covered in full	Same as inpatient hospital (Max: 60 days/year combined in/out)	Same as inpatient hospital	Covered in full
(Outpatient Short-Term Rehab: Physical Therapy)	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full after \$5 co-pay (Max: 60 consecutive days/injury/lifetime)	Covered in full after \$10 co-pay	80% of R&C after deductible	Covered in full (Max: 90 visits/year)
<b>Durable Medical Equipment</b>	Covered in full	80% of R&C after deductible	Not covered	Covered in full	80% of R&C after deductible	Covered in full
<b>External Prosthetic Devices</b>	Covered in full	80% of R&C after deductible	Covered in full for initial device only	Covered in full	80% of R&C after deductible	Covered in full
<b>Hearing Aids</b>	Covered in full  ----- (Max: \$2000/1095 days) -----	80% of R&C after deductible	Not covered	Not covered	Not covered	Not covered

R&C = Reasonable & Customary

## (C) MEDICAL PROGRAMS

- Medicare-Eligible Retirees
- Medicare-Eligible Participants on LTD

	CIGNA OAP*		HIP VIP (HMO)	CIGNA OAP**	
	<b>In-Network</b>	<b>Out-of-Network</b>		<b>In-Network</b>	<b>Out-of-Network</b>
<b>Medical Care Provider</b>	Participating physician/facility	Any physician/facility	Participating physician/facility	Participating physician/facility	Any physician/facility
<b>Payment of Benefits</b>	No claim forms	Submit claim forms	No claim forms	No claim forms	Submit claim forms
<b>Annual Deductible</b> (Individual/Family)	N/A	\$500/\$1500	N/A	N/A	\$250/\$650
<b>Annual Out-of-Pocket Maximum</b> (Indiv/Family)(Excl. Deductible)	N/A	\$2500/\$7500 excluding deductible	N/A	N/A	\$1200/\$2400 excluding deductible
<b>Lifetime Maximum Benefit</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Pre-Existing Condition Limit</b>	N/A	N/A	N/A	N/A	N/A
<b>Office Visits</b>	Covered in full after \$20 co-pay PCP/ \$30 co-pay Specialist	80% of R&C after deductible	Covered in full for PCP (\$10 co-pay for Specialist)	Covered in full after \$10 co-pay	80% of R&C after deductible
<b>Emergency Room</b> (Accident/Illness)	Covered in full	<u>Emergency:</u> Covered in full <u>Non-emergency:</u> 80% of R&C after deductible	Covered in full after \$50 co-pay (waived if admitted) (Doctors/Specialists: \$10 co-pay)	Covered in full	<u>Emergency:</u> Covered in full <u>Non-emergency:</u> 80% of R&C after deductible
<b>Inpatient Hospital</b> (Semi-Private Room, Board, Services, Supplies)  (Physician/Surgeon)	Covered in full  Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved.  Covered in full	Covered in full   80% of R&C after deductible	Covered in full   Covered in full	Covered in full  Pre-admission certification required or \$250 penalty plus 50% reduction in benefits on any days not approved.  Covered in full	Covered in full   80% of R&C after deductible
<b>Second Surgical Opinion</b> (Office Visit)	Covered in full	100% of R&C	Covered in full	Covered in full	100% of R&C
<b>Laboratory/X-Ray</b>	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible
<b>Prescription Medication</b> (Retail: up to 30-day supply)  (Mail Order: 90-day supply)	\$10 generic/\$25 brand name formulary /\$40 brand name non-formulary***  \$20 generic/\$50 brand name formulary /\$80 brand name non-formulary***	Must use in-network pharmacy  Use in-network benefit	\$5 formulary/\$45 non-formulary  \$7.50 formulary/\$135 non-formulary	\$5 generic/\$10 brand (up to 30-day supply)  \$10 generic/\$20 brand (up to 90-day supply)	80% of R&C after deductible  Use in-network benefit

PCP = Primary Care Physician

R&C = Reasonable & Customary

\*This CIGNA Open Access Plus is not available to participants who were members of the IBEW union who terminated employment between 8/1/00 and 7/31/06.

\*\*This CIGNA Open Access Plus is only available to participants who were members of the IBEW union who terminated employment between 8/1/00 and 7/31/06.

\*\*\*After \$100 per person/\$300 per family annual drug deductible

**NOTE: HIP VIP HMO coverage is pending CMS approval and is subject to change.**

## (C) MEDICAL PROGRAMS

- Medicare-Eligible Retirees
- Medicare-Eligible Participants on LTD

	CIGNA OAP**		HIP VIP (HMO)	CIGNA OAP***	
	<u>In-Network</u>	<u>Out-of-Network</u>		<u>In-Network</u>	<u>Out-of-Network</u>
<b>Preventive Care</b> (Well Woman Exam)	Covered in full after \$20 co-pay	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible
(Mammogram)	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible
(Annual Physical Exam)	Covered in full after \$20 co-pay if by PCP	Not covered	Covered in full	Covered in full after \$10 co-pay	Not covered
(Routine Eye Exam)	Not covered	Not covered	Covered in full after \$15 co-pay (optometrist: 1/ year)	Not covered	Not covered
<b>Mental Health Care</b> (Inpatient)	Same as inpatient hospital	Same as inpatient hospital	Covered in full (maximum may apply) *	Same as inpatient hospital	Same as inpatient hospital
(Outpatient)	Covered in full after \$30 co-pay	80% of R&C after deductible	\$20 co-pay/visit *	Covered in full after \$10 co-pay/visit	80% of R&C after deductible
<b>Substance Abuse Treatment</b> (Inpatient Detox)	Same as inpatient hospital	Same as inpatient hospital	Covered in full (maximums may apply) *	Same as inpatient hospital	Same as inpatient hospital
(Outpatient Rehab)	Covered in full after \$30 co-pay/visit	80% of R&C after deductible	\$20 co-pay/visit *	Covered in full after \$10 co-pay/visit	80% of R&C after deductible
<b>Alternate Care</b> (Home Health Care)	Covered in full ----- (Max: 40 visits/year combined in and out of network) -----	80% of R&C after deductible	Covered in full (Max: 200 visits/year)	Covered in full (Max: 40 visits/year combined in and out of network)	80% of R&C after deductible
(Skilled Nursing Facility) Non-Custodial	Same as inpatient hospital ----- (Max: 60 days/year combined in and out of network) -----	Same as inpatient hospital	Covered in full days 1-20 \$25 co-pay days 21-100 Max: 100 days per benefit period	Same as inpatient hospital (Max: 60 days/year combined in and out of network)	Same as inpatient hospital
(Outpatient Short-Term Rehab: Physical Therapy)	Covered in full after \$30 co-pay	80% of R&C after deductible	Covered in full after \$10 co-pay (Max: 90 visits/year)	Covered in full after \$10 co-pay	80% of R&C after deductible
<b>Durable Medical Equipment</b>	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible
<b>External Prosthetic Devices</b>	Covered in full	80% of R&C after deductible	Covered in full	Covered in full	80% of R&C after deductible
<b>Hearing Aids</b>	Covered in full ----- (Max: \$2000/1095 days in and out of network) -----	80% of R&C after deductible	1 hearing aid from a select group or \$500 credit toward purchase every 36 months	Covered in full ----- (Max: \$2000/1095 days in and out of network) -----	80% of R&C after deductible

PCP = Primary Care Physician      R&C = Reasonable & Customary

\*Based on medical necessity up to Medicare limit.

\*\*This CIGNA Open Access Plus is not available to participants who were members of the IBEW union who terminated employment between 8/1/00 and 7/31/06.

\*\*\*This CIGNA Open Access Plus is only available to participants who were members of the IBEW union who terminated employment between 8/1/00 and 7/31/06.

**NOTE: HIP VIP HMO coverage is pending CMS approval and is subject to change.**



## DENTAL PROGRAMS

	CIGNA DMO Dental Plan	CIGNA PPO Dental Plan		EBS-RMSCO
		In-Network	Out-Of-Network	
<b>Provider</b>	Participating Provider	Participating Provider	Any Provider	Any Provider
<b>Claim Process</b>	Pay dentist scheduled fee	Dentist will charge you at time of appointment or bill you	Must submit claim forms	Must submit claims electronically or hard copy
<b>Annual Deductible per Individual/Family</b> (For basic & major restorative dental services. Does not apply to preventive services.)	N/A	\$25/\$75 (in and out-of-network combined)		\$25/\$75
<b>Calendar Year Maximum Benefit per Person</b> (For all services other than orthodontia.)	N/A	\$1000 (in and out-of-network combined)		\$1000
<b>Orthodontic Lifetime Maximum Benefit per Person</b>	N/A	\$1000 (in and out-of-network combined)		\$1000
<b>Dependent Children Age Limit</b>	To age 19. End of year age 23 if full-time student.	To age 19. End of year age 23 if full-time student.		To age 19. End of year age 23 if full-time student.
<b>Orthodontia Coverage</b>	Children: To age 19. End of year age 23 if full-time student.  Employee/Spouse: Eligible	Children: To age 19.  Employee/Spouse: Not eligible		Children: To age 19.  Employee/Spouse: Not eligible
<b>Reimbursement Based On</b>	Fee Schedule	Reduced Contracted Fees	Reasonable & Customary Fees	Reimbursement Schedule
<b>Class 1</b> (Preventive & Diagnostic)	Approximately 100%	80%	70%	Approximately 55%
<b>Class 2</b> (Basic Restorative Care)	Approximately 75%	60%	45%	Approximately 37%
<b>Class 3</b> (Major Restorative Care)	Approximately 58%	50%	35%	Approximately 30%
<b>Class 4</b> (Orthodontia)	Approximately 44%	50%	50%	Approximately 50%

## Domestic Partner Coverage Costs and Imputed Income

For Monthly-Paid Employees:

Medical Plan	Annual Base Salary	Monthly Employer Cost			Monthly Employer Cost			Monthly Pre-Tax Employee Contribution			Monthly After-Tax Employee Contribution			Monthly Imputed Income		
		1 Person	2 People	3 or More People	Cost of 2-Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	1 Person	2 People	3 or More People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People
Aetna	\$0-\$39,999.99	\$ 658.57	\$ 1,456.86	\$ 1,935.10	\$ 798.29	\$ 1,276.53	\$ 478.24	\$ 65.86	\$ 145.69	\$ 193.51	\$ 79.83	\$ 127.65	\$ 47.82	\$ 718.46	\$ 1,148.88	\$ 430.42
	\$40,000-\$69,999.99	\$ 658.57	\$ 1,456.86	\$ 1,935.10	\$ 798.29	\$ 1,276.53	\$ 478.24	\$ 98.79	\$ 218.53	\$ 290.27	\$ 119.74	\$ 191.48	\$ 71.74	\$ 678.55	\$ 1,085.05	\$ 406.50
	\$70,000-\$99,999.99	\$ 658.57	\$ 1,456.86	\$ 1,935.10	\$ 798.29	\$ 1,276.53	\$ 478.24	\$ 125.13	\$ 276.80	\$ 367.67	\$ 151.67	\$ 242.54	\$ 90.87	\$ 646.62	\$ 1,033.99	\$ 387.37
	\$100,000+	\$ 658.57	\$ 1,456.86	\$ 1,935.10	\$ 798.29	\$ 1,276.53	\$ 478.24	\$ 158.06	\$ 349.65	\$ 464.42	\$ 191.59	\$ 306.36	\$ 114.77	\$ 606.70	\$ 970.17	\$ 363.47
CIGNA	\$0-\$39,999.99	\$ 689.46	\$ 1,450.85	\$ 1,990.36	\$ 761.39	\$ 1,300.90	\$ 539.51	\$ 68.95	\$ 145.09	\$ 199.04	\$ 76.14	\$ 130.09	\$ 53.95	\$ 685.25	\$ 1,170.81	\$ 485.56
	\$40,000-\$69,999.99	\$ 689.46	\$ 1,450.85	\$ 1,990.36	\$ 761.39	\$ 1,300.90	\$ 539.51	\$ 103.42	\$ 217.63	\$ 298.55	\$ 114.21	\$ 195.13	\$ 80.92	\$ 647.18	\$ 1,105.77	\$ 458.59
	\$70,000-\$99,999.99	\$ 689.46	\$ 1,450.85	\$ 1,990.36	\$ 761.39	\$ 1,300.90	\$ 539.51	\$ 131.00	\$ 275.66	\$ 378.17	\$ 144.66	\$ 247.17	\$ 102.51	\$ 616.73	\$ 1,053.73	\$ 437.00
	\$100,000+	\$ 689.46	\$ 1,450.85	\$ 1,990.36	\$ 761.39	\$ 1,300.90	\$ 539.51	\$ 165.47	\$ 348.20	\$ 477.69	\$ 182.73	\$ 312.22	\$ 129.49	\$ 578.66	\$ 988.68	\$ 410.02
HIP	\$0-\$39,999.99	\$ 470.94	\$ 861.59	\$ 1,370.20	\$ 390.65	\$ 899.26	\$ 508.61	\$ 47.09	\$ 86.16	\$ 137.02	\$ 39.07	\$ 89.93	\$ 50.86	\$ 351.58	\$ 809.33	\$ 457.75
	\$40,000-\$69,999.99	\$ 470.94	\$ 861.59	\$ 1,370.20	\$ 390.65	\$ 899.26	\$ 508.61	\$ 70.64	\$ 129.24	\$ 205.53	\$ 58.60	\$ 134.89	\$ 76.29	\$ 332.05	\$ 764.37	\$ 432.32
	\$70,000-\$99,999.99	\$ 470.94	\$ 861.59	\$ 1,370.20	\$ 390.65	\$ 899.26	\$ 508.61	\$ 89.48	\$ 163.70	\$ 260.34	\$ 74.22	\$ 170.86	\$ 96.64	\$ 316.43	\$ 728.40	\$ 411.97
	\$100,000+	\$ 470.94	\$ 861.59	\$ 1,370.20	\$ 390.65	\$ 899.26	\$ 508.61	\$ 113.03	\$ 206.78	\$ 328.85	\$ 93.75	\$ 215.82	\$ 122.07	\$ 296.90	\$ 683.44	\$ 386.54
Vytra	\$0-\$39,999.99	\$ 447.94	\$ 896.25	\$ 1,292.66	\$ 448.31	\$ 844.72	\$ 396.41	\$ 44.79	\$ 89.63	\$ 129.27	\$ 44.84	\$ 84.48	\$ 39.64	\$ 403.47	\$ 760.24	\$ 356.77
	\$40,000-\$69,999.99	\$ 447.94	\$ 896.25	\$ 1,292.66	\$ 448.31	\$ 844.72	\$ 396.41	\$ 67.19	\$ 134.44	\$ 193.90	\$ 67.25	\$ 126.71	\$ 59.46	\$ 381.06	\$ 718.01	\$ 336.95
	\$70,000-\$99,999.99	\$ 447.94	\$ 896.25	\$ 1,292.66	\$ 448.31	\$ 844.72	\$ 396.41	\$ 85.11	\$ 170.29	\$ 245.61	\$ 85.18	\$ 160.50	\$ 75.32	\$ 363.13	\$ 684.22	\$ 321.09
	\$100,000+	\$ 447.94	\$ 896.25	\$ 1,292.66	\$ 448.31	\$ 844.72	\$ 396.41	\$ 107.51	\$ 215.10	\$ 310.24	\$ 107.59	\$ 202.73	\$ 95.14	\$ 340.72	\$ 641.99	\$ 301.27

For Weekly-Paid Employees:

Medical Plan	Annual Base Salary	Weekly Employer Cost			Weekly Employer Cost			Weekly Pre-Tax Employee Contribution			Weekly After-Tax Employee Contribution			Weekly Imputed Income		
		1 Person	2 People	3 or More People	Cost of 2-Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	1 Person	2 People	3 or More People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People
Aetna	\$0-\$39,999.99	\$ 151.98	\$ 336.20	\$ 446.56	\$ 184.22	\$ 294.58	\$ 110.36	\$ 15.20	\$ 33.62	\$ 44.66	\$ 18.42	\$ 29.46	\$ 11.04	\$ 165.80	\$ 265.12	\$ 99.32
	\$40,000-\$69,999.99	\$ 151.98	\$ 336.20	\$ 446.56	\$ 184.22	\$ 294.58	\$ 110.36	\$ 22.80	\$ 50.43	\$ 66.98	\$ 27.63	\$ 44.18	\$ 16.55	\$ 156.59	\$ 250.40	\$ 93.81
	\$70,000-\$99,999.99	\$ 151.98	\$ 336.20	\$ 446.56	\$ 184.22	\$ 294.58	\$ 110.36	\$ 28.88	\$ 63.88	\$ 84.85	\$ 35.00	\$ 55.97	\$ 20.97	\$ 149.22	\$ 238.61	\$ 89.39
	\$100,000+	\$ 151.98	\$ 336.20	\$ 446.56	\$ 184.22	\$ 294.58	\$ 110.36	\$ 36.48	\$ 80.69	\$ 107.17	\$ 44.21	\$ 70.69	\$ 26.48	\$ 140.01	\$ 223.89	\$ 83.88
CIGNA	\$0-\$39,999.99	\$ 159.11	\$ 334.81	\$ 459.31	\$ 175.70	\$ 300.20	\$ 124.50	\$ 15.91	\$ 33.48	\$ 45.93	\$ 17.57	\$ 30.02	\$ 12.45	\$ 158.13	\$ 270.18	\$ 112.05
	\$40,000-\$69,999.99	\$ 159.11	\$ 334.81	\$ 459.31	\$ 175.70	\$ 300.20	\$ 124.50	\$ 23.87	\$ 50.22	\$ 68.89	\$ 26.35	\$ 45.02	\$ 18.67	\$ 149.35	\$ 255.18	\$ 105.83
	\$70,000-\$99,999.99	\$ 159.11	\$ 334.81	\$ 459.31	\$ 175.70	\$ 300.20	\$ 124.50	\$ 30.23	\$ 63.61	\$ 87.27	\$ 33.38	\$ 57.04	\$ 23.66	\$ 142.32	\$ 243.16	\$ 100.84
	\$100,000+	\$ 159.11	\$ 334.81	\$ 459.31	\$ 175.70	\$ 300.20	\$ 124.50	\$ 38.19	\$ 80.35	\$ 110.23	\$ 42.16	\$ 72.04	\$ 29.88	\$ 133.54	\$ 228.16	\$ 94.62
HIP	\$0-\$39,999.99	\$ 108.68	\$ 198.83	\$ 316.20	\$ 90.15	\$ 207.52	\$ 117.37	\$ 10.87	\$ 19.88	\$ 31.62	\$ 9.01	\$ 20.75	\$ 11.74	\$ 81.14	\$ 186.77	\$ 105.63
	\$40,000-\$69,999.99	\$ 108.68	\$ 198.83	\$ 316.20	\$ 90.15	\$ 207.52	\$ 117.37	\$ 16.30	\$ 29.82	\$ 47.43	\$ 13.52	\$ 31.13	\$ 17.61	\$ 76.63	\$ 176.39	\$ 99.76
	\$70,000-\$99,999.99	\$ 108.68	\$ 198.83	\$ 316.20	\$ 90.15	\$ 207.52	\$ 117.37	\$ 20.65	\$ 37.78	\$ 60.08	\$ 17.13	\$ 39.43	\$ 22.30	\$ 73.02	\$ 168.09	\$ 95.07
	\$100,000+	\$ 108.68	\$ 198.83	\$ 316.20	\$ 90.15	\$ 207.52	\$ 117.37	\$ 26.08	\$ 47.72	\$ 75.89	\$ 21.64	\$ 49.81	\$ 28.17	\$ 68.51	\$ 157.71	\$ 89.20
Vytra	\$0-\$39,999.99	\$ 103.37	\$ 206.83	\$ 298.31	\$ 103.46	\$ 194.94	\$ 91.48	\$ 10.34	\$ 20.68	\$ 29.83	\$ 10.34	\$ 19.49	\$ 9.15	\$ 93.12	\$ 175.45	\$ 82.33
	\$40,000-\$69,999.99	\$ 103.37	\$ 206.83	\$ 298.31	\$ 103.46	\$ 194.94	\$ 91.48	\$ 15.51	\$ 31.02	\$ 44.75	\$ 15.51	\$ 29.24	\$ 13.73	\$ 87.95	\$ 165.70	\$ 77.75
	\$70,000-\$99,999.99	\$ 103.37	\$ 206.83	\$ 298.31	\$ 103.46	\$ 194.94	\$ 91.48	\$ 19.64	\$ 39.30	\$ 56.68	\$ 19.66	\$ 37.04	\$ 17.38	\$ 83.80	\$ 157.90	\$ 74.10
	\$100,000+	\$ 103.37	\$ 206.83	\$ 298.31	\$ 103.46	\$ 194.94	\$ 91.48	\$ 24.81	\$ 49.64	\$ 71.59	\$ 24.83	\$ 46.78	\$ 21.95	\$ 78.63	\$ 148.16	\$ 69.53

For Monthly-Paid Employees:

Dental Plan	Monthly Employer Cost			Monthly Employer Cost			Monthly Pre-Tax Employee Contribution			Monthly After-Tax Employee Contribution			Monthly Imputed Income		
	1 Person	2 People	3 or More People	Cost of 2-Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	1 Person	2 People	3 or More People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People
CIGNA DMO	\$ 24.08	\$ 48.94	\$ 72.82	\$ 24.86	\$ 48.74	\$ 23.88	\$ 5.00	\$ 10.00	\$ 19.00	\$ 5.00	\$ 14.00	\$ 9.00	\$ 19.86	\$ 34.74	\$ 14.88
CIGNA PPO	\$ 44.84	\$ 95.25	\$ 133.59	\$ 50.41	\$ 88.75	\$ 38.34	\$ 10.11	\$ 20.86	\$ 34.23	\$ 10.75	\$ 24.12	\$ 13.37	\$ 39.66	\$ 64.63	\$ 24.97
EBS-RMSCO	\$ 21.37	\$ 45.41	\$ 63.67	\$ 24.04	\$ 42.30	\$ 18.26	\$ 5.00	\$ 10.00	\$ 19.00	\$ 5.00	\$ 14.00	\$ 9.00	\$ 19.04	\$ 28.30	\$ 9.26

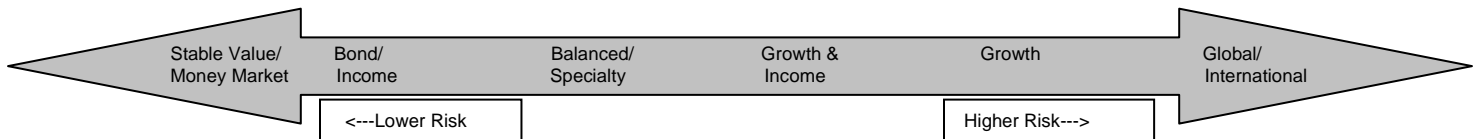
For Weekly-Paid Employees:

Dental Plan	Weekly Employer Cost			Weekly Employer Cost			Weekly Pre-Tax Employee Contribution			Weekly After-Tax Employee Contribution			Weekly Imputed Income		
	1 Person	2 People	3 or More People	Cost of 2-Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	1 Person	2 People	3 or More People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People	Cost of 2 Person vs 1 Person	Cost of 3 or More vs 1 Person	Cost of 3 or More vs 2 People
CIGNA DMO	\$ 5.56	\$ 11.29	\$ 16.80	\$ 5.73	\$ 11.24	\$ 5.51	\$ 1.13	\$ 2.26	\$ 4.30	\$ 1.13	\$ 3.17	\$ 2.04	\$ 4.60	\$ 8.07	\$ 3.47
CIGNA PPO	\$ 10.35	\$ 21.98	\$ 30.83	\$ 11.63	\$ 20.48	\$ 8.85	\$ 2.29	\$ 4.72	\$ 7.75	\$ 2.43	\$ 5.46	\$ 3.03	\$ 9.20	\$ 15.02	\$ 5.82
EBS-RMSCO	\$ 4.93	\$ 10.48	\$ 14.69	\$ 5.55	\$ 9.76	\$ 4.21	\$ 1.13	\$ 2.26	\$ 4.30	\$ 1.13	\$ 3.17	\$ 2.04	\$ 4.42	\$ 6.59	\$ 2.17

The information in the charts above does not apply to IBEW Union employees hired before 8/1/06. All others with domestic partner coverage will have imputed income based on the cost of the plan elected and the contributions for coverage.

## Funds Available For Investment

Investment Company	Fund Code	Fund	Type of Fund
TIAA-CREF		<b>Annuity/Variable Annuity</b>	
	001	TIAA Traditional Annuity *	Guaranteed Annuity
	003	CREF Money Market Account	Money Market
	005	CREF Bond Market Account	Fixed Income
	010	CREF Inflation-Linked Bond Account	Fixed Income
	004	CREF Social Choice Account	Fixed Income & Equity
	009	TIAA Real Estate Account	Real Estate
	002	CREF Stock Account	Equity
	008	CREF Equity Index Account	Equity
	007	CREF Growth Account	Equity
	006	CREF Global Equities Account	Equity
		<b>Mutual Funds</b>	
	017	TIAA-CREF Real Estate Securities	Real Estate
	012	TIAA-CREF Social Choice Equity	Equity
	018	TIAA-CREF S&P 500 Index	Equity
	011	TIAA-CREF Growth & Income	Equity
	014	TIAA-CREF Large-Cap Value	Equity
	016	TIAA-CREF Mid-Cap Value	Equity
	015	TIAA-CREF Mid-Cap Growth	Equity
	028	TIAA-CREF Small-Cap Equity	Equity
	013	TIAA-CREF International Equity	Equity
		<b>Lifecycle Funds</b>	
	135	Lifecycle 2010 Fund	Multi-Asset
	136	Lifecycle 2015 Fund	Multi-Asset
	137	Lifecycle 2020 Fund	Multi-Asset
	138	Lifecycle 2025 Fund	Multi-Asset
	139	Lifecycle 2030 Fund	Multi-Asset
	140	Lifecycle 2035 Fund	Multi-Asset
	141	Lifecycle 2040 Fund	Multi-Asset
	522	Lifecycle 2045 Fund	Multi-Asset
	525	Lifecycle 2050 Fund	Multi-Asset
Fidelity Investment Services	FRTXX	Retirement Money Market Portfolio	Money Market
	FGMXX	Retirement Gov't Money Market Portfolio	Money Market
	FTHRXX	Intermediate Bond Fund	Income
	FPURXX	Puritan Fund	Growth & Income
	FEQIX	Equity-Income Fund	Growth & Income
	FMAGX	Magellan Fund	Growth
	FDIVX	Diversified International Fund	International
	FOSFX	Overseas Fund	International
	FFFAX	Freedom Income Fund	Blend
	FFFBX	Freedom 2000 Fund	Blend
	FFVFX	Freedom 2005 Fund	Blend
	FFFCX	Freedom 2010 Fund	Blend
	FFVFX	Freedom 2015 Fund	Blend
	FFFDX	Freedom 2020 Fund	Blend
	FFTXX	Freedom 2025 Fund	Blend
	FFEXX	Freedom 2030 Fund	Blend
	FFTHX	Freedom 2035 Fund	Blend
	FFFX	Freedom 2040 Fund	Blend
	FFFGX	Freedom 2045 Fund	Blend
	FFFHX	Freedom 2050 Fund	Blend
The Vanguard Group	0030	Prime Money Market Fund	Money Market
	0033	Federal Money Market Fund (closed to new investments)	Money Market
	0021	Wellington Fund	Balanced
	0027	Wellesley Income Fund	Balanced
	0040	500 Index Fund	Growth & Income Stock
	0022	Windsor Fund	Growth & Income Stock
	0024	Explorer Fund	Aggressive Growth Stock
	0113	Total International Stock Index Fund	International Stock
	0081	International Growth Fund	International Stock



<b>TIAA-CREF</b>	TIAA Annuity	Bond Market	Social Choice	Stock	Growth	Global Equities
	Money Market	Inflation-Linked Bond	Real Estate	Equity Index	Mid-Cap Value	International Equity
			Real Estate Securities	Index 500	Mid-Cap Growth	
			Social Choice Equity	Growth & Income	Small-Cap Equity	
			Lifecycle 2010 & 2015	Large-Cap Value	Lifecycle 2030, 2035, 2040, 2045 & 2050	
<b>Fidelity</b>				Lifecycle 2020 & 2025		
	Ret Money Mkt	Intermediate Bond	Puritan	Equity-Income	Magellan	Diversified International
	Ret Gov't M Mkt	Freedom Income	Freedom 2010 & 2015	Freedom 2020 & 2025	Freedom 2030, 2035, 2040, 2045 & 2050	Overseas
		Freedom 2000 & 2005				
<b>Vanguard</b>	Prime M Mkt		Wellington	500 Index	Explorer	Total Int'l Stock Index
	Federal M Mkt		Wellesley	Windsor		International Growth

\*Under the Retirement Plan, withdrawals and transfers from the TIAA Traditional Annuity must be spread over a 10-year period.

## Contact Information

Plan	Account/Plan #	Telephone #	Website/Email
Medical Insurance			
Aetna	004759	(877) 402-8742	www.aetna.com
CIGNA	3210488	(800) 244-6224	www.cigna.com
HIP	1002710	(800) 447-8255	www.hipusa.com
Vytra	4770387	(631) 694-6565	www.vytra.com
Benefits Office	N/A	(631) 344-2877	bittrolff@bnl.gov
		(631) 344-5126	sarmann@bnl.gov
Dental Insurance			
EBS/RMSCO	M0030	(877) 272-5763	www.rmscinc.com
CIGNA Dental Care	3210488	(800) 367-1037	www.cigna.com
CIGNA Dental PPO	3210488	(888) 336-8258	www.cigna.com
Benefits Office	N/A	(631) 344-2877	bittrolff@bnl.gov
		(631) 344-5126	sarmann@bnl.gov
Reimbursement Accounts			
PayFlex	N/A	(800) 284-4885	www.bnl.payflex.com
Life and AD&D Insurance			
Benefits Office	44185	(631) 344-5126	sarmann@bnl.gov
Long Term Disability Insurance			
Benefits Office	44185	(631) 344-7516	bsoeyadi@bnl.gov
Retirement and 401(k) Plans	Retirement / 401(k)		
TIAA-CREF	100945 / 100946	(800) 842-2776	www.tiaa-cref.org
Fidelity Investment Services	72002 / 72003	(800) 343-0860	www.fidelity.com/non-profits
The Vanguard Group	100945 / 100946	Contact TIAA-CREF	Use TIAA-CREF website
Benefits Office	N/A	(631) 344-7516	bsoeyadi@bnl.gov
Long Term Care Insurance			
Prudential	44185	(800) 732-0416	www.prudential.com/gltcweb Group Name: brookhaven Access Code: bsaltc
Adoption Assistance	N/A	(631) 344-2881	dimeglio@bnl.gov
Employee Assistance Program (EAP)	N/A	Onsite: M-F 8:30a.m.- 5:00p.m. (631) 344-4567	nlosinno@bnl.gov
		Telephonic: 24 hours 7 days (877) 622-4327	www.cignabehavioral.com Employer ID: bnl
Tuition Assistance	N/A	(631) 344-7631	munson@bnl.gov
Child Development Center	N/A	(631) 344-7416	www.bnl.gov/HR/CDC/ChildDev Cntr.asp
Payroll	N/A	(631) 344-2470	N/A
Vacation	N/A	(631) 344-2470	N/A
Sick Leave	N/A	(631) 344-7516	bsoeyadi@bnl.gov
Family & Medical Leave Act (FMLA)	N/A	(631) 344-7516	bsoeyadi@bnl.gov
Occupational Medicine Clinic	N/A	(631) 344-3670	N/A
Brookhaven Employees Recreation Association (BERA)	N/A	(631) 344-2873	www.bnl.gov/bera/

The information in this booklet is intended to provide only a summary of the benefit programs. Nothing contained in this booklet should be construed as a promise of employment or continued employment, or to constitute contractual obligations. If questions arise, official plan documents and insurance agreements are controlling and govern final determination of benefits consistent with applicable laws and regulations. BSA retains the right to modify, suspend, or terminate the benefit programs in whole or in part at any time. Benefits eligibility and plan provisions for employees covered under a collective bargaining agreement are specified in the union contract.

